CITY OF ETNA

HOUSING ELEMENT AMENDMENT

1992-1997

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UNIVERSITY OF CALIFORNIA

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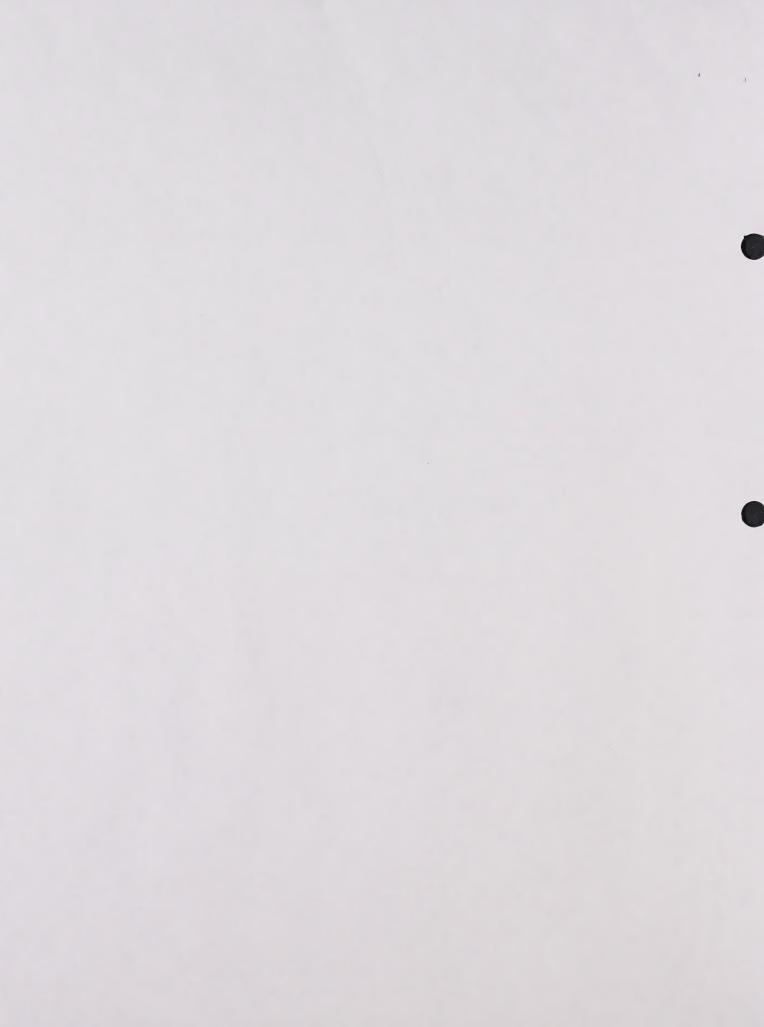


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I. INTRODUCTION

A. OVERVIEW

The Housing Element to the General Plan is designed to meet State requirements for Housing Elements and to provide an overall plan for meeting the housing needs of the City of Etna. In addition, the Element discusses Etna's share of the regional housing need. This document is intended to supplement Etna's Residential Land Use Policies (Land Use Element) to provide adequate housing for all segments of the population while maintaining a quality living environment in Etna and its environs.

The City of Etna adopted a Housing Element as required by Section 65302 of the State Health and Safety Code in 1984, which was updated in January 1, 1987. State legislation requires the City to review its Housing Element every five years with the next review due by at least July 1, 1992. The review must evaluate all of the following:

- 1. The appropriateness of the housing goals, objectives and policies in contributing to the attainment of the State Housing Goal.
- The effectiveness of the Housing Element in attainment of the City's housing goals and objectives.
- 3. The progress of the City in implementation of the Housing Element.

B. DOCUMENT CONTENTS

This document is composed of seven sections. The first section, INTRODUCTION, introduces the document, describes the sections, describes public participation and cites statutory authority for the Housing Element.

Section II., DEMOGRAPHIC INFORMATION, presents population trends and characteristics of Etna.

Section III., HOUSEHOLD CHARACTERISTICS/HOUSING NEEDS SUMMARY, summarizes Etna's housing situation and specifically identified needs.

Section IV., HOUSING MARKET INFORMATION, discusses housing stock and characteristics of the housing market that affect the affordability and availability of land and housing.

Section V., CONSTRAINTS, describes factors limiting construction, rehabilitation and housing provision in general.

Section VI., ANALYSIS OF PREVIOUS HOUSING ELEMENT, examines the effectiveness, appropriateness and progress in implementation of the policies and goals of the previous Housing Element.

Section VII., GOALS, POLICIES, OBJECTIVES, presents the City's program for meeting its housing needs.

C. STATUTORY AUTHORITY FOR THE HOUSING ELEMENT

Section 65580 of the Government Code declares the State Housing Goal: "the availability of housing is of vital statewide importance, and the early attainment of decent housing and a suitable living environment for every California family is a priority of the highest order."

The Housing Element is written in response to the standards established in Government Code Section 65583(a), as amended, and in conformance with the Guidelines prescribed by the Department of Housing and Community Development.

D. CONSISTENCY WITH THE GENERAL PLAN

Mr.

This document represents an update of that portion of the 1987 General Plan pertaining to the "Housing Element Review and Update" (pages 24-31).

The 1987 General Plan includes a list of likely assumptions (in the City of Etna) for the effective life of the General Plan. These assumptions, along with the goals, policies and implementation measures, provide the basic framework for the General Plan. The following assumptions serve as the basis upon which the General Plan is framed.

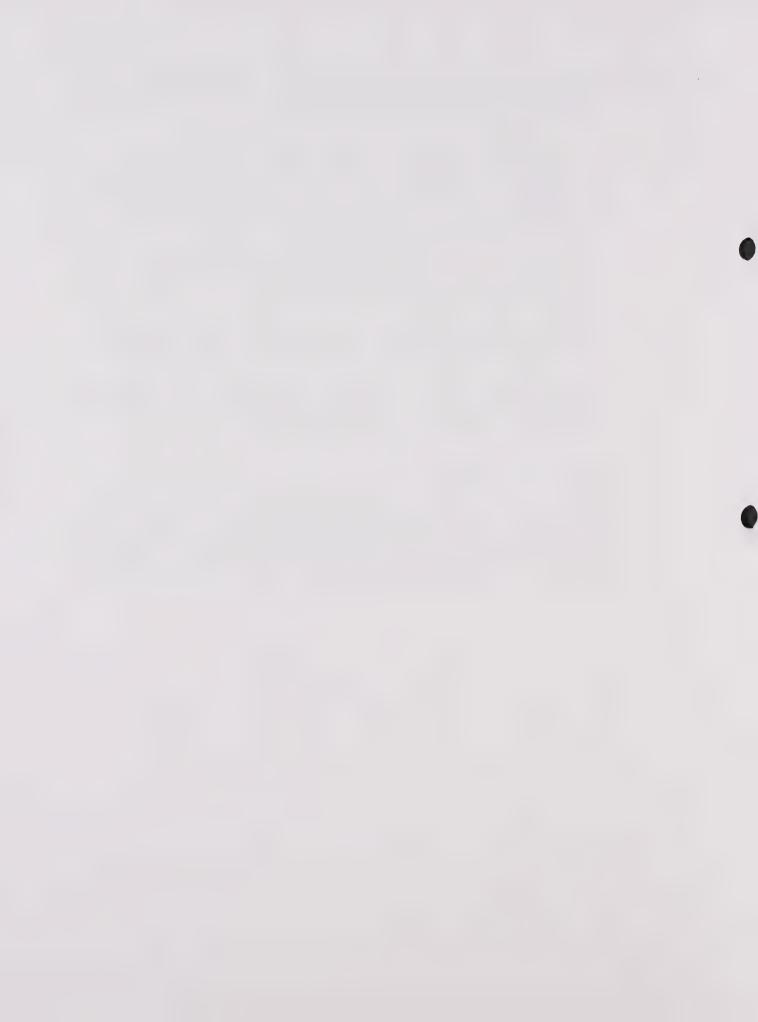
- Residents of the City and surrounding area locate or remain here primarily due to the small town atmosphere, the rural environment, and overall quality of life.
- Population growth will remain slow and constant during the life of the Plan.
- 3. Employment opportunities will show some expansion in response to an increase in tourism and demand for local services.

- 4. There will be a continuing demand for affordable single family housing, with little or no demand for multiple family housing.
- 5. The primary means of transportation will be the automobile due to the need to access a greater variety of commercial and professional services in Yreka and Southern Oregon. There will be no major construction or reconstruction of County roads or State highways during the life of the Plan.
- 6. Historically significant employment in logging, millwork, mining, and ranching will be displaced by recreation, tourism, and public service jobs.
- 7. A few labor intensive industries will locate along the Interstate 5 corridor, and will be the major source of new job opportunities in the County.

This amended Housing Element has been reviewed with goals and policies and implementation measures of the General Plan and are found to be consistent.

E. PUBLIC PARTICIPATION

At the time that this document is available for public review, the City will hold a public hearing before the City Council. Notices will be included in the monthly water billings indicating the time and place of the hearings. The document will be made available at City Hall and the public library.



11. POPULATION CHARACTERISTICS

A. GROWTH TRENDS

1. Population Trends

The City of Etna has grown from a population of 667 in 1970 to 754 in 1980, and 835 in 1990. This represents a 13% growth rate between the years of 1970 and 1980, and 10.7% change between 1980 and 1990.

In comparison, the population growth in Siskiyou County grew from 33,225 in 1970 to 39,732 in 1980, and 43,531 in 1990. This represents a 19.5% increase between 1970 and 1980, and a 9.5% increase between 1980 and 1990. Since 1970, most of the County's growth has occurred in the unincorporated County area. Only 24% of the County's population increase occurred in the incorporated areas between 1970 and 1980.

It is anticipated that with the declining economic situation in timber related jobs that population growth would occur only as local employment and tourism opportunities grow.

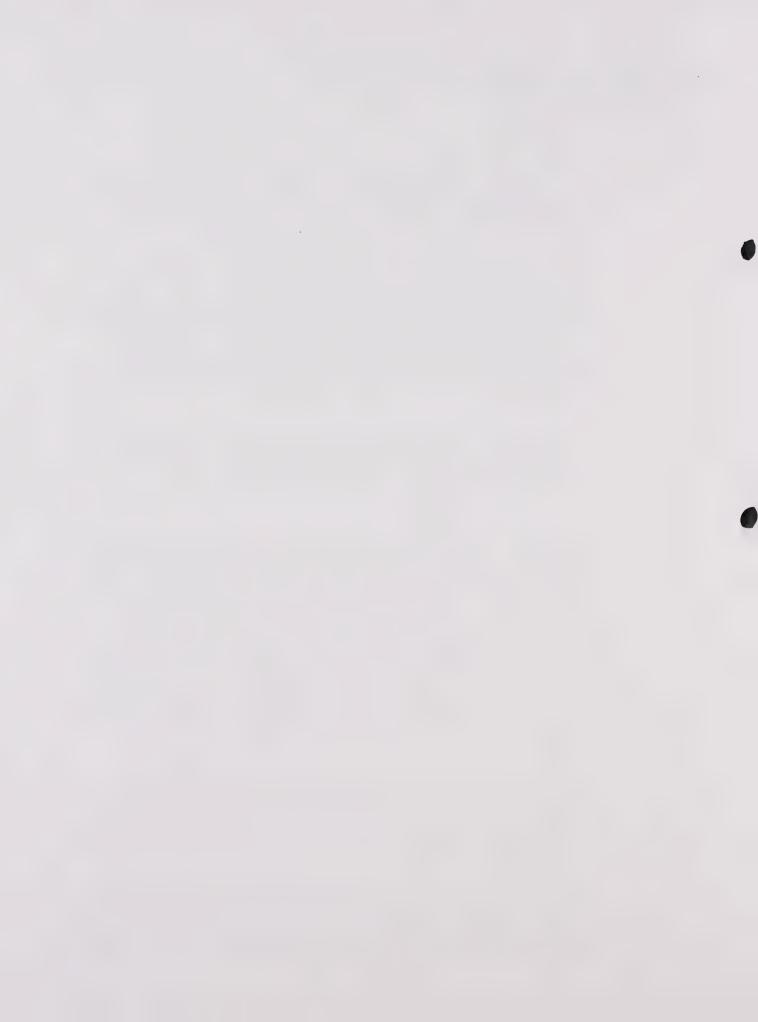
2. Employment Trends

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According to the Employment Development Department's annual planning information for Siskiyou County for 1990 and 1991, employment in 1989 exceeded its 1988 level by 470 persons, averaging 17,550 employed residents. The 1990 average of 16,725 residents employed indicated a reduction of 625 persons, as compared to the 1989 level. At the same time, the number of Siskiyou County residents looking for work increased by 50 between 1988 and 1989, and by 150 between 1989 and 1990 for a total of 2,200 residents. The unemployment rate rose slightly between 1988 and 1989 from 10.4% to 10.5%, but jumped to 11.6% in 1990.

According to 1991 annual planning information, manufacturing employment, particularly in lumber and wood products, represent the major employment reduction with further reductions expected. Other reductions in manufacture include closures of food processing plants.

Population growth and tourism will continue to generate moderate employment growth in retail trade and services County-wide. Governmental employment is expected to experience budgetary constraints. However, increased population growth will increase



the demand for local governmental services, particularly education. Nevertheless, budgetary constraints are expected to limit employment growth at all levels of government.

Employment levels and other industrial divisions are expected to remain stable. Construction employment through 1990 was not adversely affected by the recession and is expected to remain stable or increase when the residential construction market rebounds. Employment in agriculture has grown markedly between 1989 because of the strong demand for the County's potato crop. Demand for potatoes is expected to remain high.

The impact of reduced timber cutting on Federal lands is expected to raise the unemployment rate, thus contributing to the long-term decline of the key lumber segment of the local economy. This will affect a number of Etna households in the future.

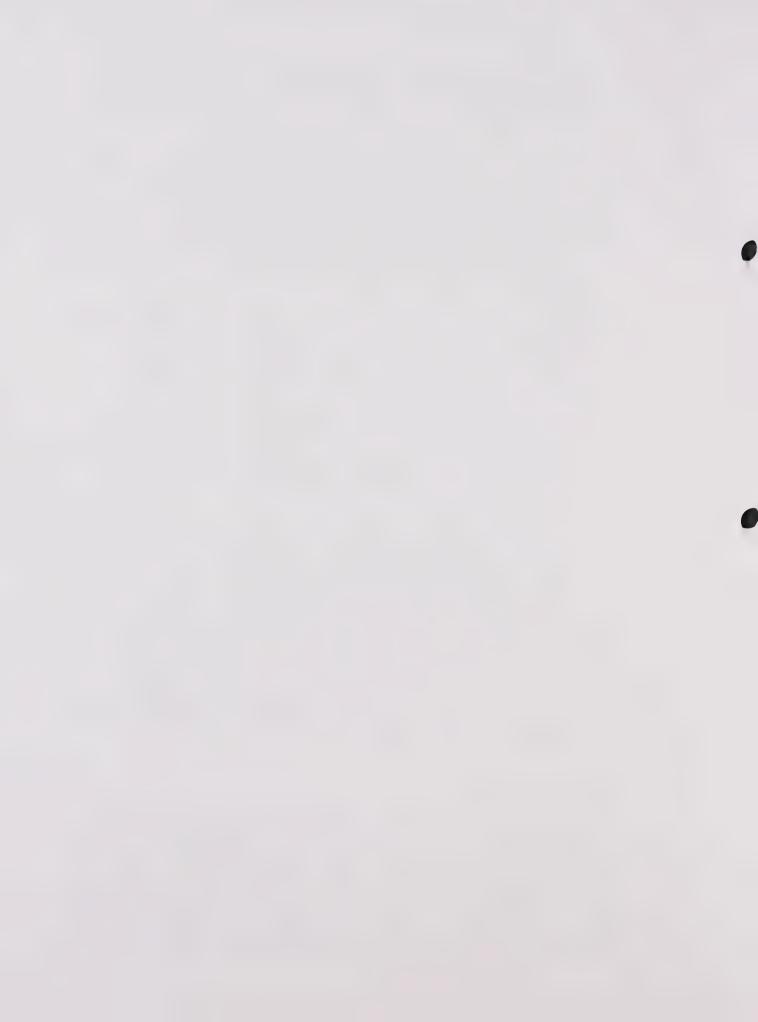
1990 Census information indicates that of the 261 workers (16 years and older) only 115 worked in Etna, 127 worked in the County, 4 worked in another County and 15 worked in another State. Of the 203 that drove to work, 47 (23%) drove more than 1 hour to work.

Employment trends affect the availability and affordability of housing for many people. Because many residents currently drive long distances to work, Etna would not expect to experience a significant increase in the vacancy rate due to people moving out of the area seeking new jobs. On the other hand, it is expected that certain Etna residents will be financially burdened due to County-wide trend in unemployment and labor force growth rates. For this reason, the City should continue its efforts to provide affordable housing for the lower and moderate income sectors living in Etna and, where possible, provide additional local employment opportunities.

B. AGE OF POPULATION

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Comparison of 1990 Census information with 1980 Census information indicates a reduction in children under the age of 4 from 9.8% to 7.5% (62) and an increase in children age 5 through 17 from 21.4% to 26.3% (220). The percentage of working age adults between the ages of 16 and 64 decreased from 57% to 53% (425). The population that is 65 years or older decreased only slightly from 15.9% to 15.3% (128). A major increase is represented in school age children between the years of 5 and 17. More



than 25% of this age group (58) are between the years 7 and 9.

C. ETHNIC POPULATION

Of Etna's 835 population, 761 (91%) are white. Etna's largest ethnic group is Native American, 58 persons (approximately 7%, as compared to 4% County-wide and .8% state-wide.) Twenty-seven (27) persons, (3.2% of the population) are either black, hispanic or Asian. The following table compares 1980 and 1990 information for the City as well as County and State information.

Ethnic Population Characteristics (percent)

Ethnic Group	Et	Etna		State
7	1980	1990	199	90
White	91.9	91.1	92.0	69.0
Black	0	. 4	1.5	7.4
Native American	5.8	7.0	4.1	0.1
Asian	. 4	1.1	• 9	9.5
Hispanic	1.9	1.7	5.8	25.0
Other	0	0	1.2	-

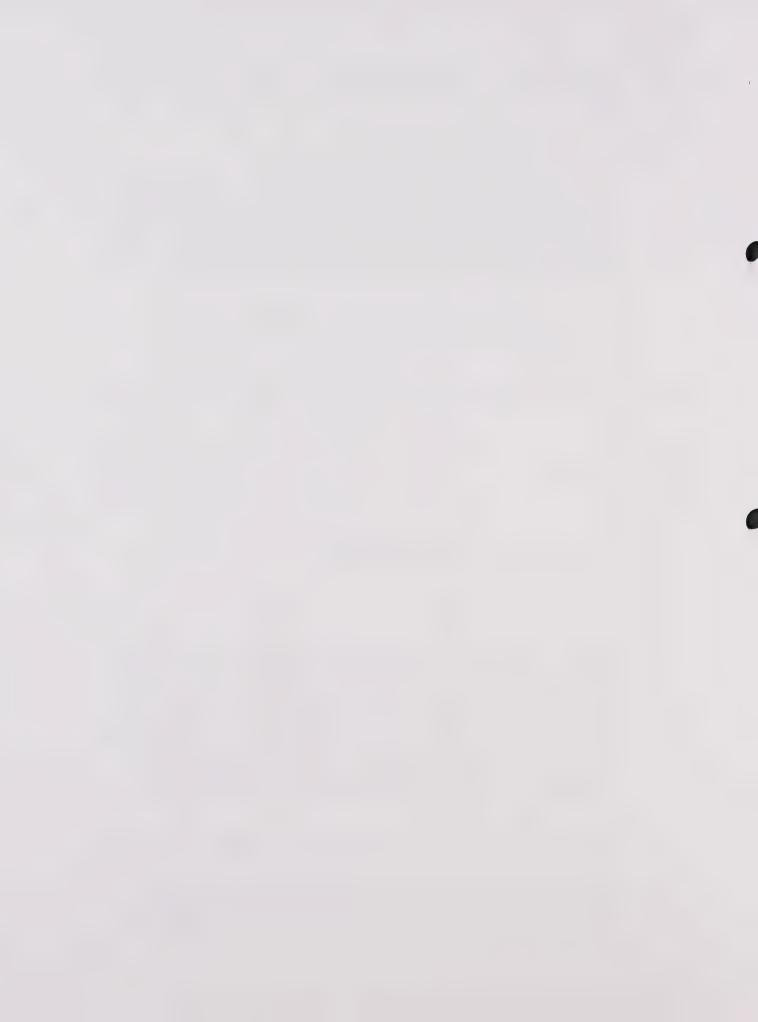
Source: 1980 & 1990 Census Information

D. HANDICAPPED PERSONS

State 1990 Census information regarding disability in Etna was made available in June, 1992. Handicapped persons in Etna are identified by the Census as those persons between the ages of 16 and 64 (working ages) having a work disability with mobility or self-care limitations. There are 60 residents (46 males and 14 females) having such disability, constituting 7% of the total population or 13.6% of the working age adults. No information was available as to what percentage was working in the labor force; or were prevented by their disability from working.

In addition, of the 128 residents 65 years or older, 67 (52%) indicated mobility or self-care limitations.

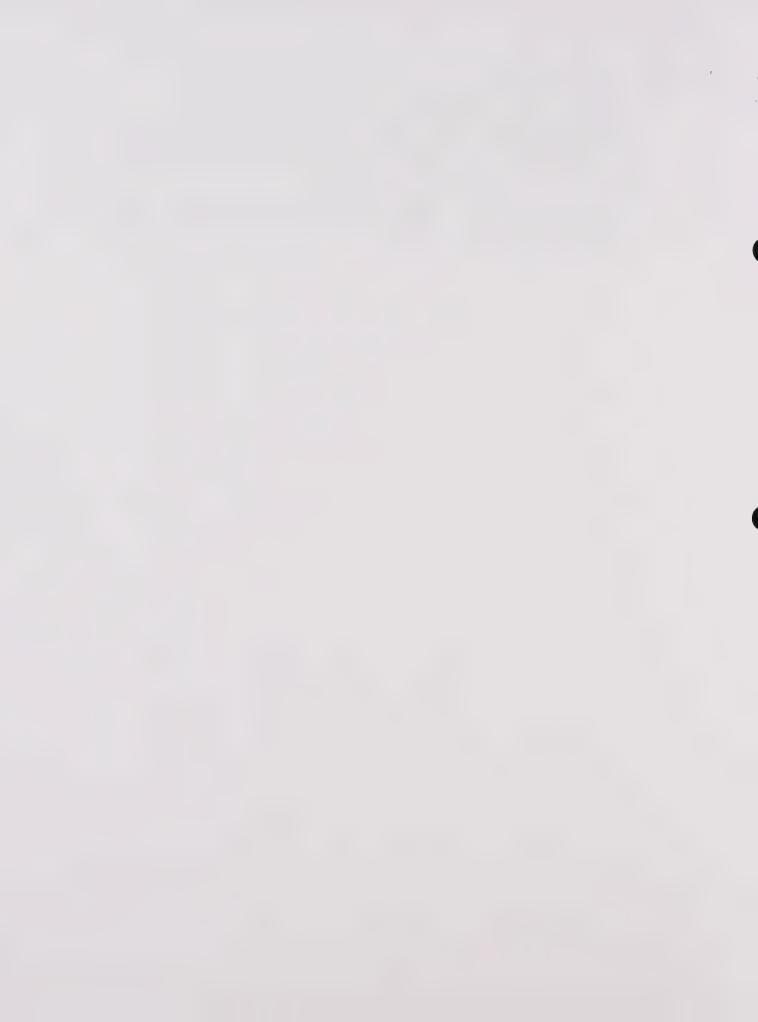
The State Department of Rehabilitation provides information on types of disabilities for a multiple county area. No separate information for Etna was available.



E. GROUP QUARTERS

The 1990 Census indicates all persons living in households and no persons living in group quarters in Etna. Group quarters refer to living arrangements such as boarding houses where rooms are rented individually and kitchen and food is shared.

In comparison, 1980 Census information showed two people 65 and over in an institution and 11 other persons living in group quarters.



III. HOUSEHOLD CHARACTERISTICS/HOUSING NEEDS SUMMARY

A. NUMBER AND SIZE OF HOUSEHOLDS

In 1990, the City of Etna had a total of 351 housing units and 317 households as compared to 321 housing units and 283 households in 1980. Likewise, the number of families increased to 217, as compared to 207 in 1980. This was at a time when the population grew from 754 in 1980 to 835 in 1990. Average household size remains generally the same at 2.63 persons per housing unit.

Of the 317 occupied households in 1990, 193 (65%) were owner-occupied, 123 (27%) were renter-occupied. The vacancy rate of 30 units was 9.6%.

Rental units in the City tended to have a lower household size (2.41) than owner-occupied units (2.76). In 1980, 65 households (23%) consisted of a single person. In 1990 the figure was 93 (29%).

In 1990, there were 217 households size with two or more persons and 7 non-family households. In comparison, in 1980 there were 207 households with two or more persons and 11 non-family households. In 1990, of the two or more person households, 39 (18%) were female-headed households; 31 (14.3%) had related children. Forty-one (41) households, 13%, had five or more persons.

B. INCOME CHARACTERISTICS

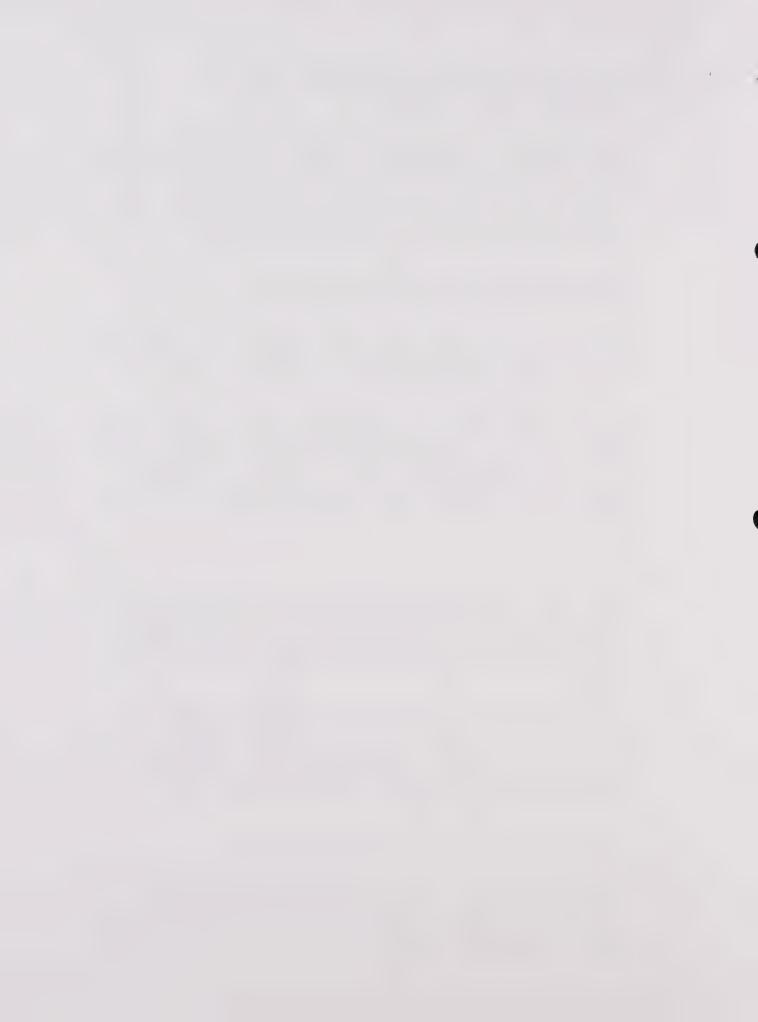
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Household income characteristics are a vital element in analyzing affordability of housing. Census information indicated that 69% had earnings of some sort. Sixty-four percent (64%) of households had wages or salaries, 38% received social security benefits and 10% received public assistance.

The City of Etna completed a housing needs survey in October of 1991. Based on that survey, approximately 235 out of 321 households, or approximately 73%, were lived in by people with low or very low income levels. In comparison, 65 (20%) housing units were occupied by those whose income was above the low income level and 7% of the housing units were vacant.

C. HOUSING NEEDS SUMMARY/SPECIAL HOUSEHOLDS

Special households in Etna would be defined as lower income households, elderly persons, female-headed households, persons with disabilities and large families. Student households and farm workers were not household types identified in Etna.



1. Lower Income

Lower income households (low, very low), those with incomes less than 80% of the County median income, have a more difficult problem locating affordable housing. The County median income rose from \$14,472 in 1980 to \$29,400 in 1990. The median housing unit value rose from \$47,500 in 1980 to \$61,000 in 1990. The median contract rent rose from \$150 per month in 1980 to \$298 in 1990.

The 1984 Siskiyou County Housing Needs Plan contains an analysis of the housing needs prepared by the State Department of Housing and Community Development. The Plan indicated that the City of Etna's Regional for housing allocation 1984-1992 was as follows:

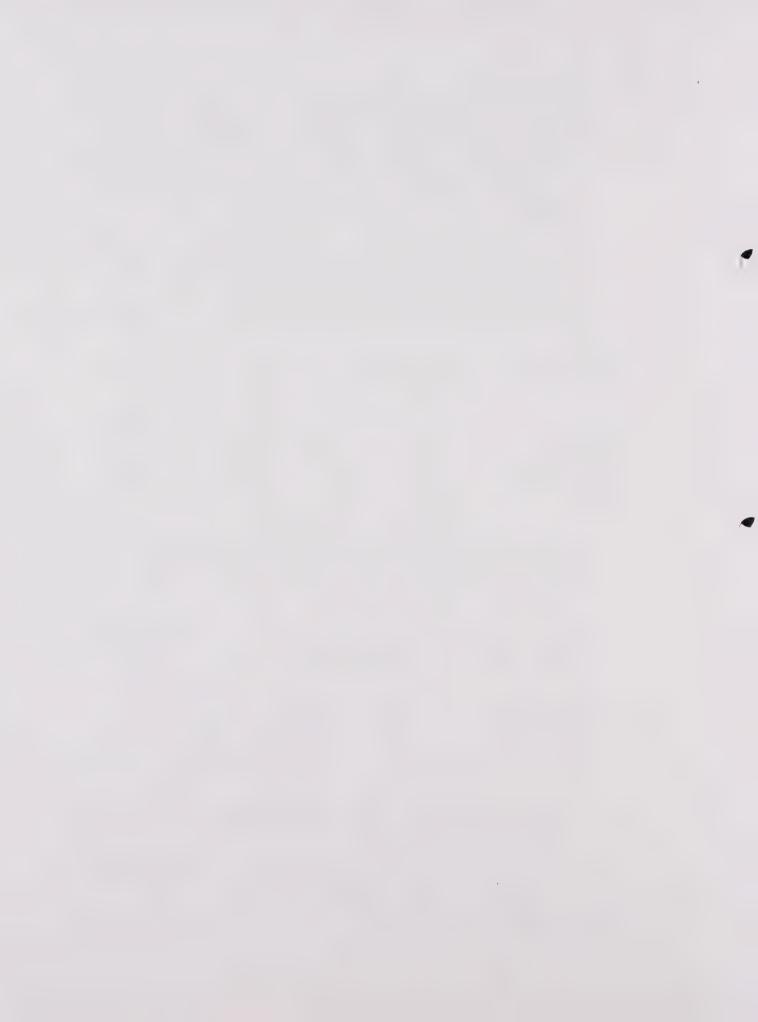
Income Group	Househo	8		
	1984	1990	1992	*
Very Low Other Low Moderate Above Moderate Total	91 70 70 <u>72</u> 303	95 72 72 <u>76</u> 315	96 73 73 <u>77</u> 319	30% 23% 23% <u>24%</u> 100%

The draft Regional Housing Needs Plan for Siskiyou County prepared in 1991 by HCD indicates the following regional housing allocation for the City of Etna.

Income Group	Hous	eholds	Add	ditional Units
	1991	1997	_	
Very Low	94	98	30%	4
Other Low	85	89	27%	4
Moderate	59	62	19%	3
Above Moderate	94	_98	30%	_4
Total	313	328	100%	15

Utilizing the 1990 County Income Median of \$29,400, the following represents 1990 Census information:

		Annual Income	# Households
Very Low Low Not Low Income	(≤50%) (≤80%) (>80%)	\$14,700 (\$15,000) \$23,520 (\$25,000)	135 67 126
Total			328



Based on these figures, the City exceeded the combined low/very low income housing requirements for both the previous and current draft Regional Housing Needs Plan (through 1997). However, the current draft Regional Housing Needs Plan indicates a need to provide 15 additional units as indicated above.

Survey information developed by Great Northern Corporation in the City of Etna Housing Needs Survey Report, October, 1991 indicates that, based on a door to door analysis of the 298 houses surveyed, 226 households (76%) were at the low income level or lower rather than the 202 households indicated from the 1990 Census or the 179 indicated in the 1991 Draft Regional Housing Needs Plan.

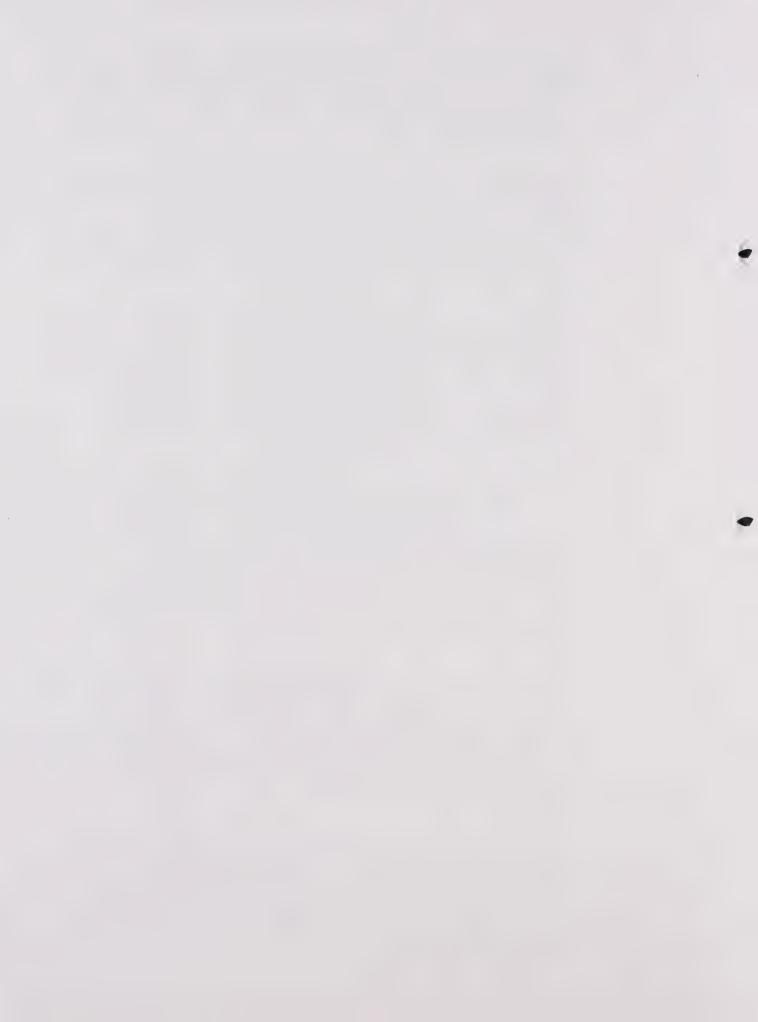
The previous Housing Element Update (1987) identified 140 households overpaying for housing. This statistic was derived from the 1980 Census. The 1990 Census Income data indicated that for those making less than \$20,000 annually, 88 households paid 30% or more of their income toward housing costs. This decrease from 1980 is more than likely due to the increase in the County median income level rather than family situations changing.

1990 Census information indicates that 138 (61%) of low income households were not overpaying for housing. This may be, in part, because the majority of housing built since 1984 has been FmHA assisted development of single-family residences for low income level participants. Had multi-family developments been constructed instead it is possible that a higher percentage of renters would be classified as overpaying due to increases in rents at a time when income levels did not increase at the same rate.

According to the 1990 Census information, 22% (179 persons out of 796) between the ages of 0-75+ were at the poverty level in 1989. Of the 179: 170 were white; 9 were Native American; 32 were 65 years or older (22 were 75 years or older); 53 live in married couples with children family arrangements; 12 live in a female-headed household with children family arrangements but no spouse.

2. Elderly

Based on 1990 Census information, 128 people (15.3%) are 65 years or older. Of the 317 households included in the 1990 Census information, 102 (32%) households are occupied by one or more persons who are 65 years or over. Of that total, 54 (53%) households constitute one person households, 41 of which are females.



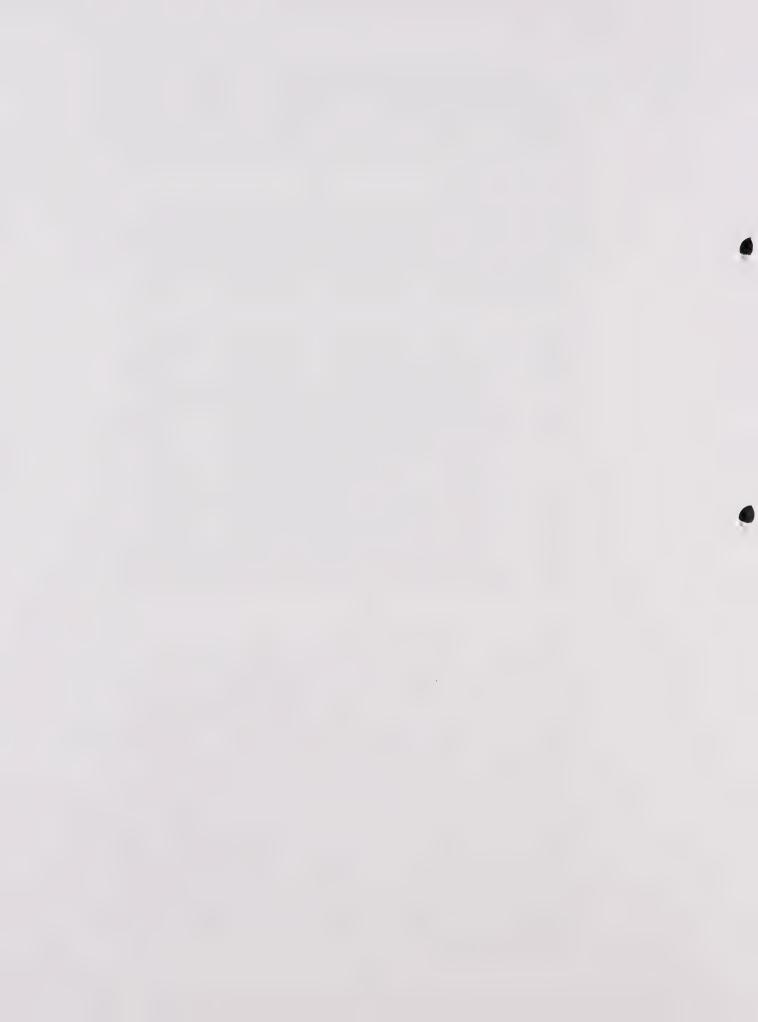
Of the total 317 households, 69 (22%) housing units are owned and occupied by people 65 years or older. Twenty-eight (9%) housing units are rented by people 65 years or older. It is significant to note that more than half of both the owner- and renter-occupied units discussed above are occupied by residents 75 years or older.

Many older citizens live on fixed incomes and find that, because of inflation or rent increases, a large share of their incomes are consumed by housing costs. It is suspected that, of the households paying more than 25 percent of their incomes for housing, senior citizens probably make up a large share of this group.

Given the large number of seniors that live by themselves and their economic status, there are several options to consider pursuing. One option is to encourage shared housing programs and second Such an arrangement not only provides companionship and reduced housing costs, but also may provide an opportunity for limited care. Another option is to provide group quarters designed for senior citizens. These units could provide social opportunities and a reduction in living expenses. Multi-unit housing could benefit older, married couples that no longer wished to maintain a larger home. Lastly, since some seniors are no longer as active or mobile as they once were, a portion of this group probably could benefit from a rehabilitation assistance program or help in making their homes more accessible.

3. Female-Headed Households

According to 1990 Census data there are a total of 96 female-headed households (30% of Etna's 317 households). About 31 female-headed households have children less than 18 years old and most likely have special housing needs. They must work to support their families, and in many instances their jobs pay low wages. They also must arrange for day care, which consumes a large portion of their pay. These female-headed households must seek suitable housing with less disposable income than some families earning the same amount. As a result, their housing choices are very limited, and many probably pay more that 30 percent of their total incomes for housing. Twelve (12) of the 31 families with children are below poverty level. Most of the county's welfare assistance is to single parent, female-headed families. Of the 96 female-headed households, 57 consisted of women living alone, 41 of which are 65 years or older.



The City should encourage affordable day care facilities as a way of helping female-headed households with children meet their housing needs. Additionally, because of their economic conditions, construction of cooperative housing or group quarters would assist this group.

4. Disabled

1990 Census information only indicated disability status for those 16 years or older. Those figures indicated that 60 persons less than 65 years old and 67 persons 65 years or older had a working disability with mobility or self-care limitations. This represents 15% of the total population. It is unknown, however, whether all these persons have disabilities that would require special housing needs.

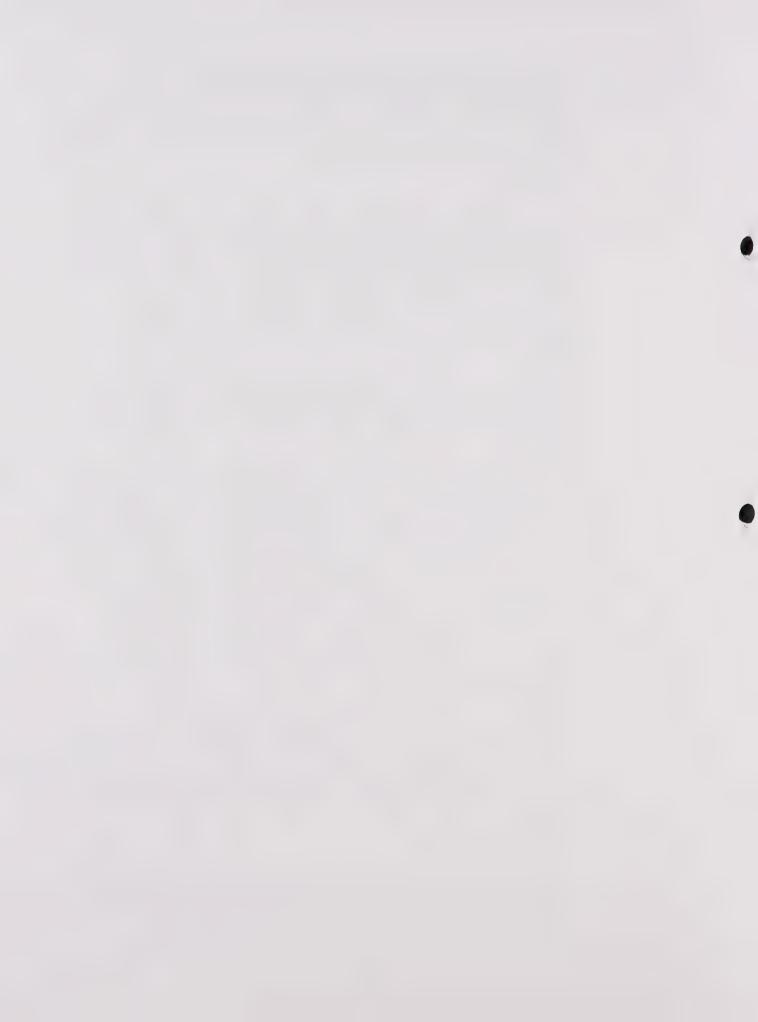
Disabled persons can have similar housing problems which other groups experience. They may be living in substandard or overcrowded housing and may be paying a disproportionate share of their income toward housing.

Disabled persons also have needs that are not common to other groups. Although needs can vary widely, disabled persons need special facilities to help them overcome their disability or make their housing units more convenient. Some of these amenities include wide doorways that can accommodate wheelchairs, special bracing for handrails, lower countertops and switches and outlets at an appropriate height. Unfortunately, very few housing units have these features, and consequently they must be remodeled to serve the disabled. The conversion of a conventionally designed housing unit, however, is usually well beyond the financial capability of most disabled persons.

Besides the physically disabled, there are developmentally disabled adults enrolled in programs at the Siskiyou Adult Learning Center. The Rockfellow House in Yreka is a seven-bed transitional facility for adults who need training in housekeeping skills. Each resident is there for two to five years.

5. Large Families

There were 41 households (12.9%) consisting of households with more than five members (including non-family households). Thirty (30) of these units were owner-occupied. Eleven (11) units are renter-occupied. In comparison, there are 31



owner-occupied units and 8 rental units that contained four or more bedrooms.

The following discussion on "overcrowding" discusses the ample supply of large residences, many of which may be resided in by single, elderly residents. Development of shared housing opportunities or second units could allow additional housing opportunities in the owner-occupied large housing stock to meet additional rental needs for large families.

6. Overcrowding

In 1990, 15 units had 1.01 - 1.50 persons per room. Eleven of these units were owner-occupied, four were rentals. Three units were severely overcrowded with more than 1.5 persons per room.

In comparison, there are 212 housing units that contain five or more rooms for a total cumulative of 1,281 rooms, or 73% of the total rooms in all housing units.

Ample large housing units exist for large families. It is, therefore, not a lack of housing stock that creates overcrowding, but rather other constraints, most likely affordability and availability.

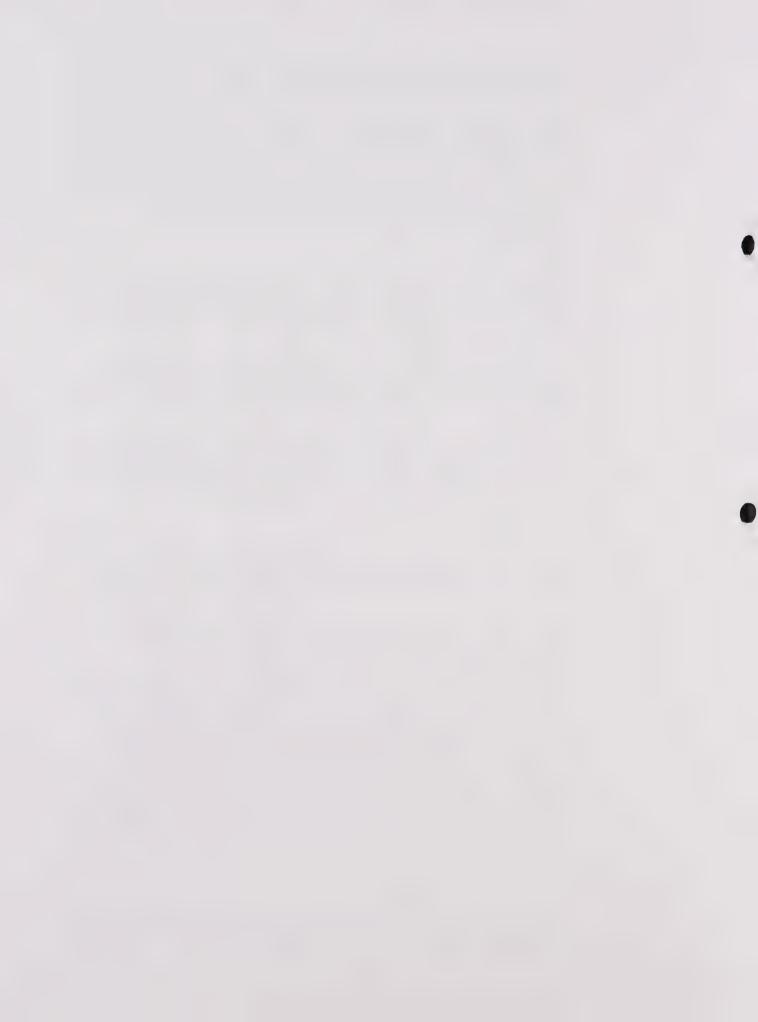
7. Farm Workers

According to 1990 Census information there is no one defined as "persons on rural farm". All of Etna's sampled population is defined as "rural non-farm".

Surrounding agricultural activities are primarily production of alfalfa and cattle in the Scott's Valley area, outside of City limits. These activities are not labor intensive and do not require the need for migrant farm workers. In a recent study prepared by the Department of Housing and Community Development, Siskiyou County is not included with those counties that traditionally attract large numbers of migrant farm workers. Based on this limited data, it does not appear that resident migrant farm worker housing is a problem in and around the City of Etna. Any special housing needs of permanent farm workers are probably included in the discussions of overcrowding, overpayment or large families.

8. Housing for Homeless Persons

The City of Etna is removed from the travel by-ways and, therefore, transient persons in need of emergency shelter have not been a problem. The City



Police Department reports that there were no recent cases of homeless persons.

Most social service/emergency shelter arrangements are located in Yreka, which is located 30 miles northwest, adjacent to U.S. Interstate 5, the major regional thoroughfare. The County's Welfare Department and Homeless Assistance Program provides temporary shelter and assistance for homeless persons.

9. Students

College students in shared rentals can generally pay higher monthly rents than large families. As such, there can be pressure to rent homes to several students who can afford higher rents rather than to families, especially with low and moderate incomes who may not be able to afford higher rents. The City of Etna, however, does not have a community college or university in close proximity that would cause this concern. There is no housing need conflict.

10. Opportunities to Address Special Housing Needs

a. Group Quarters/Shared Housing

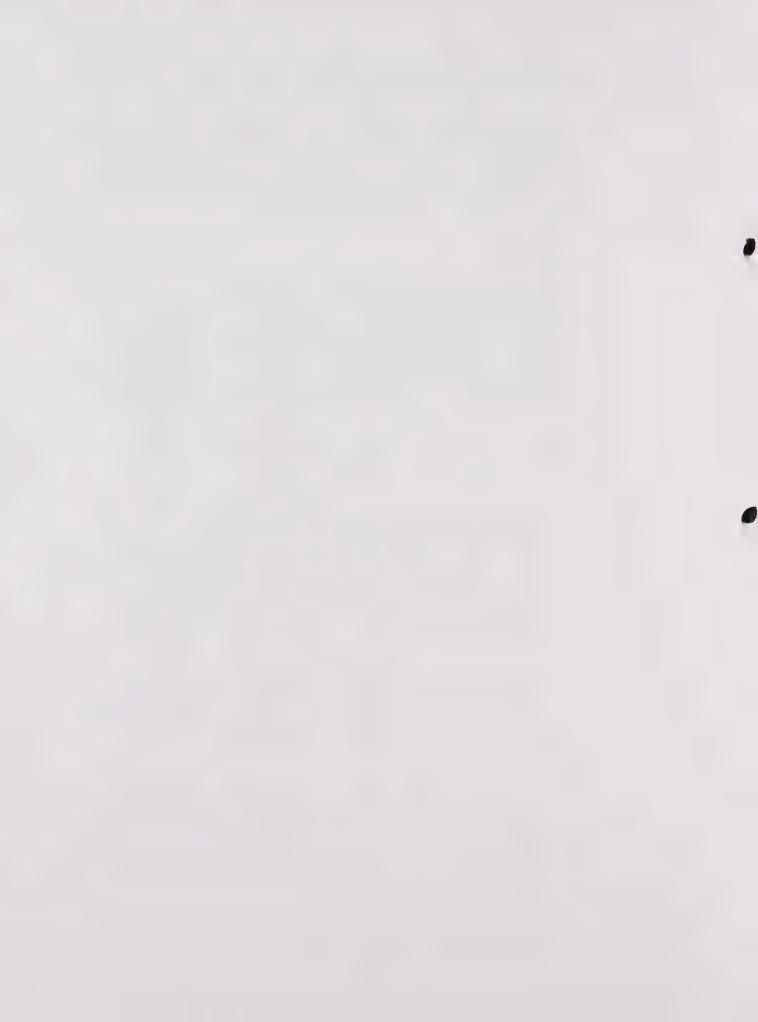
Group quarters no longer existing in the City. Group quarters could provide housing opportunities for those with special needs such as limited care for seniors and disabled persons, day care/cooking for female-headed households and provide minimum facilities for one-person households. Design of the structure should consider the needs of the group proposed for residency.

Furthermore, there is an opportunity for individuals to rent out portions of their residences to individuals. This most likely occurs to some extent (7 non-family households) but no formal coordination occurs.

b. Second Units

No applications have been received for second units but the option could serve to provide additional income for homeowners, particularly small households on limited income. Other opportunities include providing limited care for those with special needs and more affordable rents for small families.

c. Affordable Housing Types such as Mobile Homes, Multi-Family Housing and Manufactured Housing



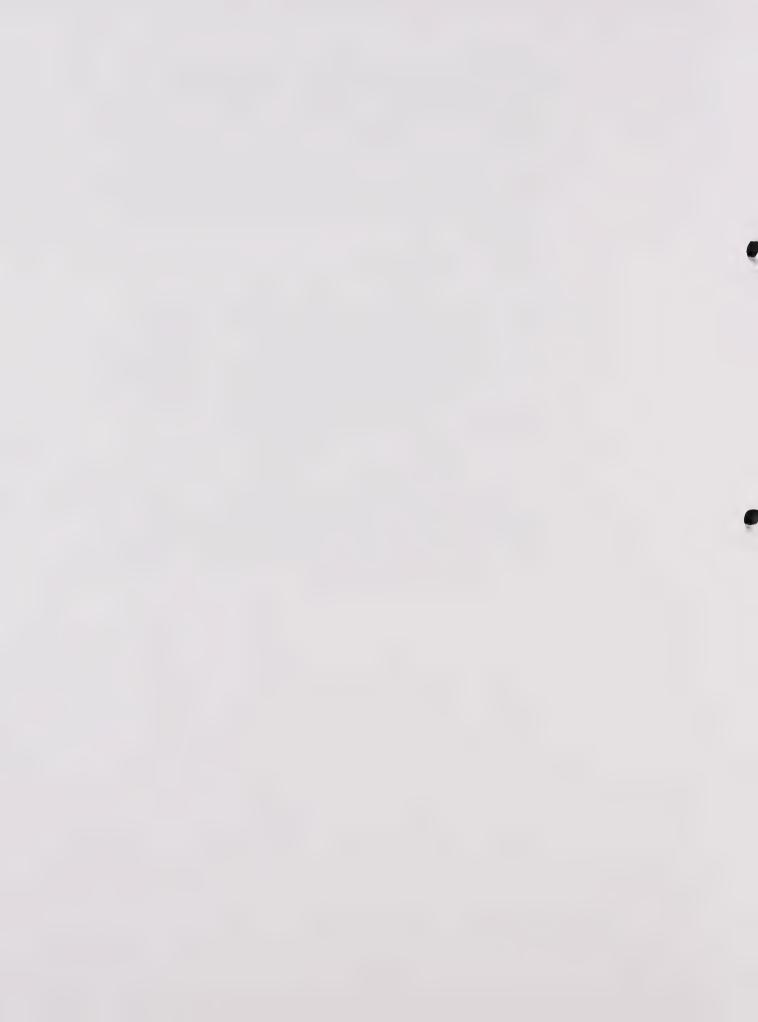
Manufactured housing is allowed as permanent single-family residences, the same as conventional built housing. Small mobile home parks also exist within the City. Census information indicates that 23 mobile homes and trailers are owner-occupied, 15 are rented. Though multi-family units exist, most housing preferences are for renting or owning single-family residences. Vacant land is available for these housing opportunities as discussed in Section III.

d. Energy Conservation

The Great Northern Corporation allocates 1 month's time (15 residences) per year for providing weatherization opportunities to the Scott's Valley area. Assuming 30% of residences that receive this service are located in Etna would indicate that the majority of residences still need weatherization. Any rehabilitation programs should include improvements for weatherization in scheduled repairs.

e. Housing Rehabilitation Programs

In addition to providing weatherization, housing rehabilitation programs have the ability to address the needs of specific housing for the elderly or disabled. Rehabilitation programs should allow additional construction improvements to meet specified needs.



IV. HOUSING MARKET INFORMATION

A. HOUSING STOCK

According to 1990 Census information there are 351 housing units consisting of 206 owner occupied and 126 rental units. The remaining 19 units are vacant for reasons other than for sale or available to rent.

B. HOUSING CONDITION

1990 Census information indicates that of 346 structures surveyed in Etna, 117 (34%) were built before 1940, more than 50 years ago, where as, 62 (18)% are less than 20 years old.

The City of Etna, through the Great Northern Corporation, provided an assessment of the City's housing conditions. Of the total 321 of Etna's housing units reviewed, only 63 (20%) were found to be in sound condition; 252 or 79% of housing units needed some rehabilitation and 72 (23%) needed substantial rehabilitation. Six units were considered dilapidated, possibly needing replacement.

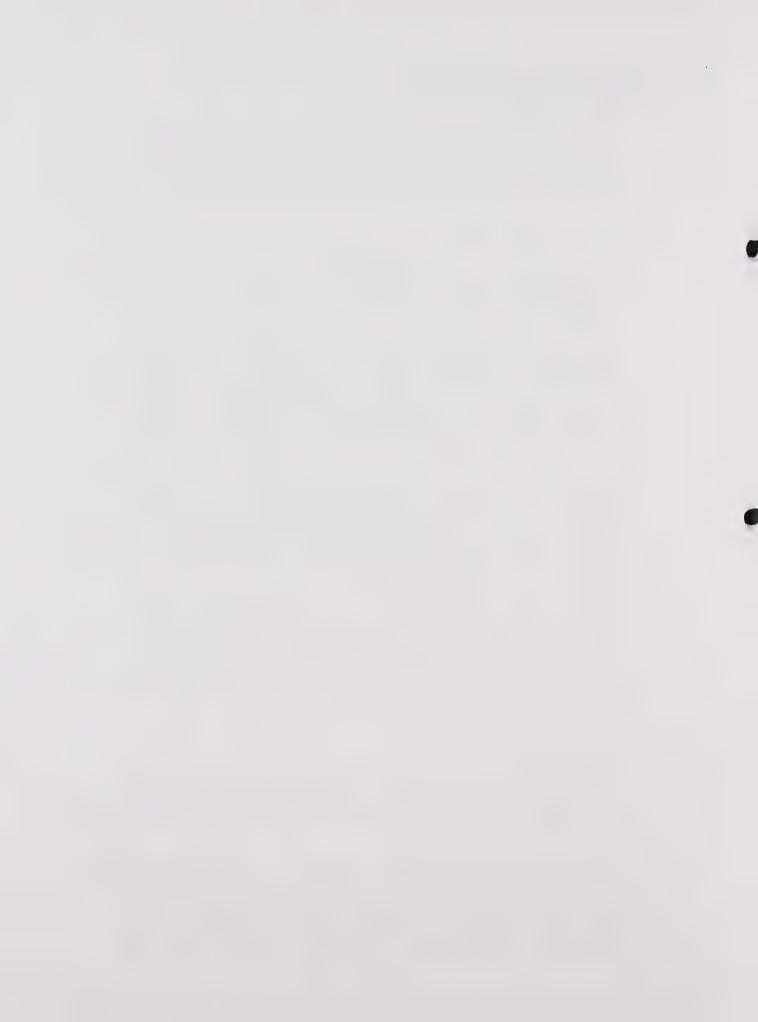
Conclusion of the study indicated that 76% of the units needing rehabilitation are resided in by those defined as having a low or very low income status. This would indicate that if funding was not made available, the vast majority of Etna's housing stock could become dilapidated beyond repair because home owners are not financially capable of diverting income to rehabilitation.

Many of the residences have not been weatherized to energy conservation standards, resulting in additional personal expenses in house heating. Approximately 75% of households currently utilize wood heat, 20% use electricity and 5% utilize fuel oil or propane heat. Housing rehabilitation programs should emphasize energy conservation standards in work programs.

C. AFFORDABILITY

According to 1990 Census information, the average monthly mortgage and associated costs (\$178 average) was \$499. In comparison, the average monthly cost that renters paid was \$370.

According to 1990 Census information, 43 homeowners and 45 renters made less than \$20,000 annual income but paid more than 30% of their income toward mortgages/rent. This represents 25% of the total homeowners and 44% of the total renters. Average rents and mortgages are comparable county wide. However, median income for



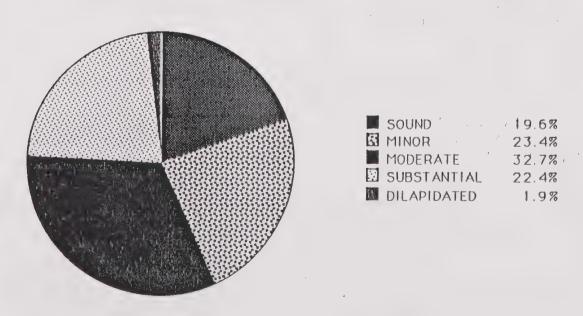
households was \$17,717 as compared to \$21,921 county wide.

HOUSEHOLD CONDITIONS STATISTICS

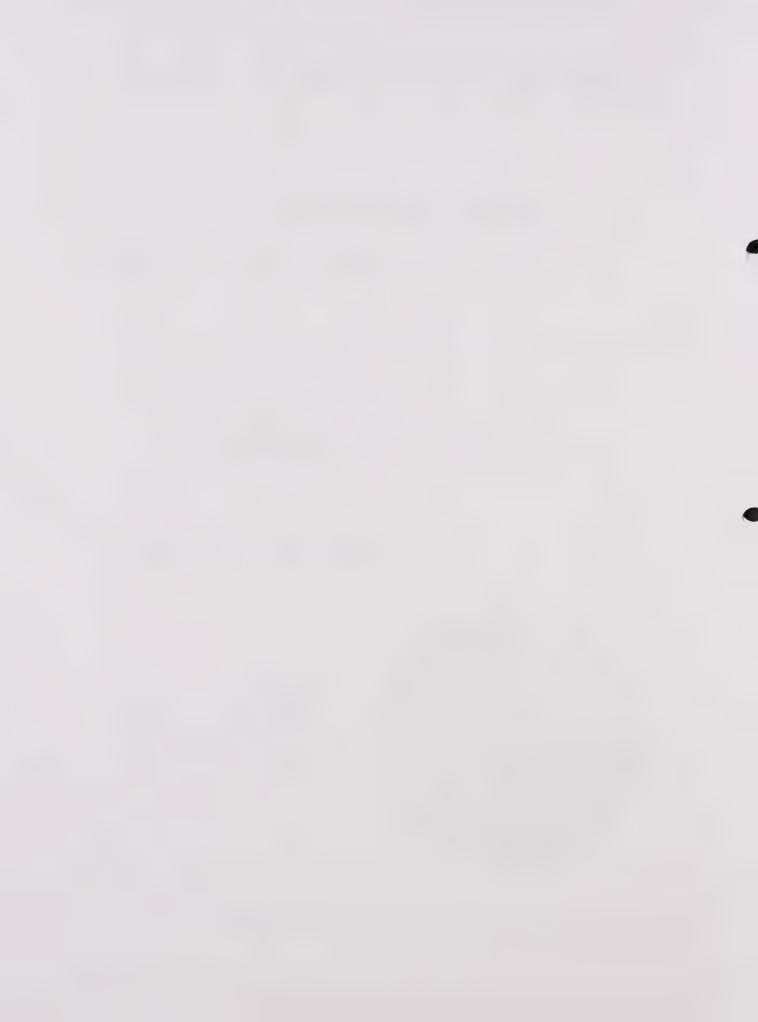
	SOUND	MINOR	MODERATE	SUBSTANTIAL	DILAPIDATED
VACANT	1	-0-	19	-0-	1
LOW INCOME	43	57	69	61	5
ABOYE LOW INCOME	19	18	17	11	-0-
TOTAL:	63	75	105	72	6

TOTAL HOUSEHOLDS NEEDING REHABILITATION ARE 258 OR 80% OF ALL 321 ETNA HOUSEHOLDS.

TOTAL REHABILITATION NEEDS



Source: City of Etna Housing Needs Summary Report, 1991

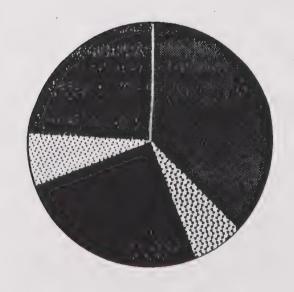


ETHA HOUSING CONDITIONS SURVEY CONSOLIDATED SUMMARY

SPECIFIC INCOME STATISTICS

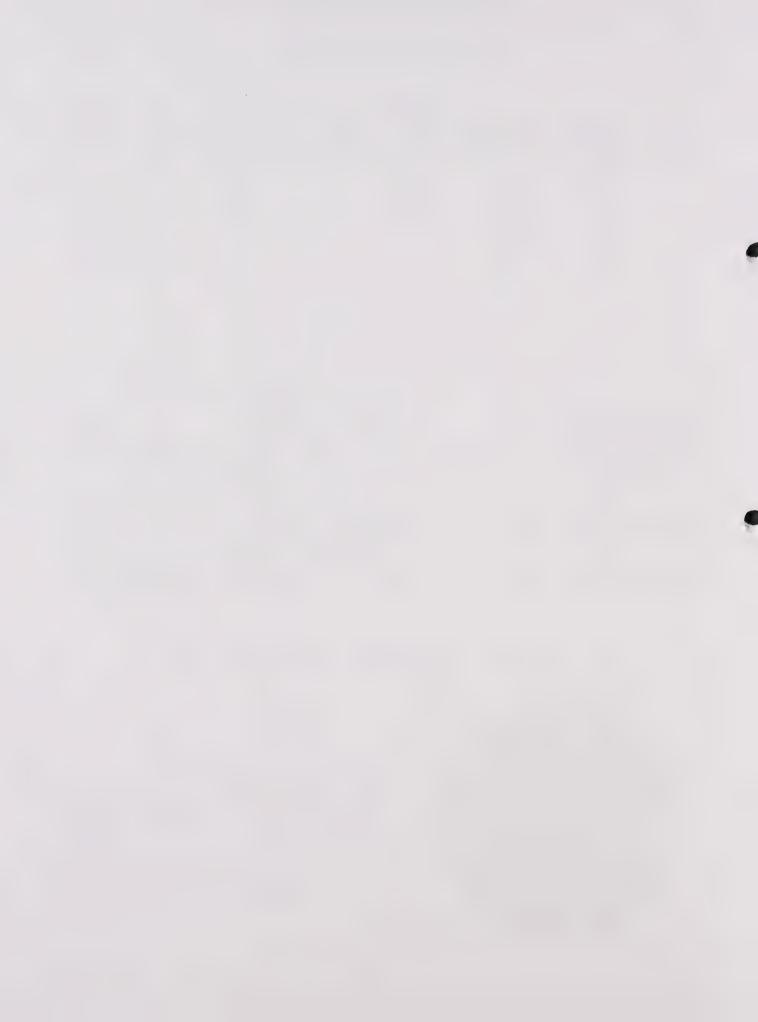
11/11 • Size	Total II/II Surveyed	Total Persons Represented	BELOW Very Low Income	AT Very Low Income	BETWEEN Very Low & Low Income	AT Low Income	ABOVE Low Income
1	85	85	54	6	12	4	9
2	88	176	23	7	29	4	25
3	35	105	11	2	10	1	11
4	49	196	9	2	13	5	20
5	23	115	6	3	9	. 3	2
6	9	54	3	0-	2	1	3
7	4	['] 28	1	()	1	1	1
8	4	32	3	-0-	-0-	1	-0-
9	1	9	-0-	-0-	-0-	-0-	1
TOTALS	298	800	110	20	76	20	
BELOW V	ERY LOW INC	COME	110	TOTAL LOW	/ INCOME		226
AT VERY	LOW INCOM	E	20	DIVIDED BY	TOTAL		298
BETWEEN	VERY LOW	& LOW INCOME	76	SURVEYED	- 76% OF ALL	HOUSEHO	DLDS
AT LOW	INCOME		20		ARE LOW IN	ICOME	
ABOVE L	OW INCOME		72				
TOTAL II	OUSEHOLDS	SURVEYED	298	TOTAL PER	SONS		800
LESS OVER INCOME HOUSEHOLDS		< 72>		LOW INCOME = 73% OF ALL	DEDCONC	584	
TOTAL L	OW INCOME	HOUSEHOLDS	226		JRVEYED ARE L		E

PERCENTAGE OF LOW-INCOME STATISTICS



BELOW VERY LOW INCOME	36.9%
AT VERY LOW INCOME	6.7%
■ BETWEEN VERY LOW & LOW INCOME	25.5%
AT LOW INCOME	6.7%
M ABOVE LOW INCOME	24.2%

Source - City of Etna Housing Needs Survey Report, 1991



The CA Department of Housing and Community Development developed a document titled Housing Element Analysis Preservation of Assisted Units, November 15, 1991. and information in the Department's December 5, 1991 letter regarding "Preserving Subsidized Housing Projects" was reviewed to determine whether the City had any at-risk units, those units that have been subsidized in the past but may not be subject to income restrictions in the near future. Furthermore, the City checked HUD and FmHA inventories through a HCD representative who identified no units at risk. The City has no locally-subsidized units at risk, as the City has not issued mortgage revenue bonds, has not approved any density bonuses with financial assistance, does not have an in-lieu fee program, and has not assisted multi-family housing with redevelopment or CDBG funds.

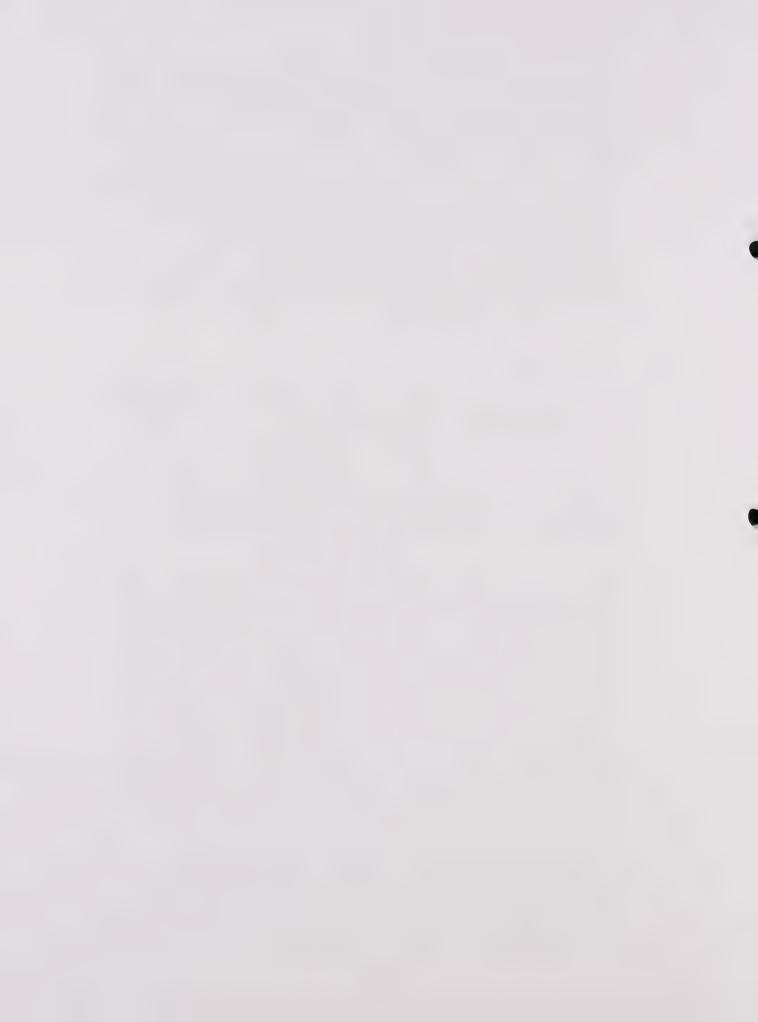
D. LAND AVAILABILITY

A review of current real estate offerings in the Etna vicinity indicates availability of a full range of single family residences, ranches, trailers, vacant lots, commercial buildings and houses/apartments for rent.

As discussed in Section IV Constraints, the primary constraint in the housing market is the lack of a nearby source of employment or income. A second major constraint is the required off-site improvements necessary to bring water and sewer services to the site.

The City of Etna "Land Availability Map" that follows is modified from the 1987 Housing Element update. Some of the available area is shown on FEMA maps to be in the 100 year flood plain. Affected areas are shown on the map. Based on the attached map, approximately 46 acres of vacant land in the City are currently zoned for single family. Based on gross acreage dwelling unit capacity would be approximately 200. However, past subdivision designs showed a total of 67 lots possible in these areas. Interior roads would take up the remaining acreage. The area available for single-family residential also would be available for individual placement of manufactured housing. No vacant separately zoned area in the City is available for a mobile-home park without first requiring a zone reclassification. However, available land could possibly be rezoned.

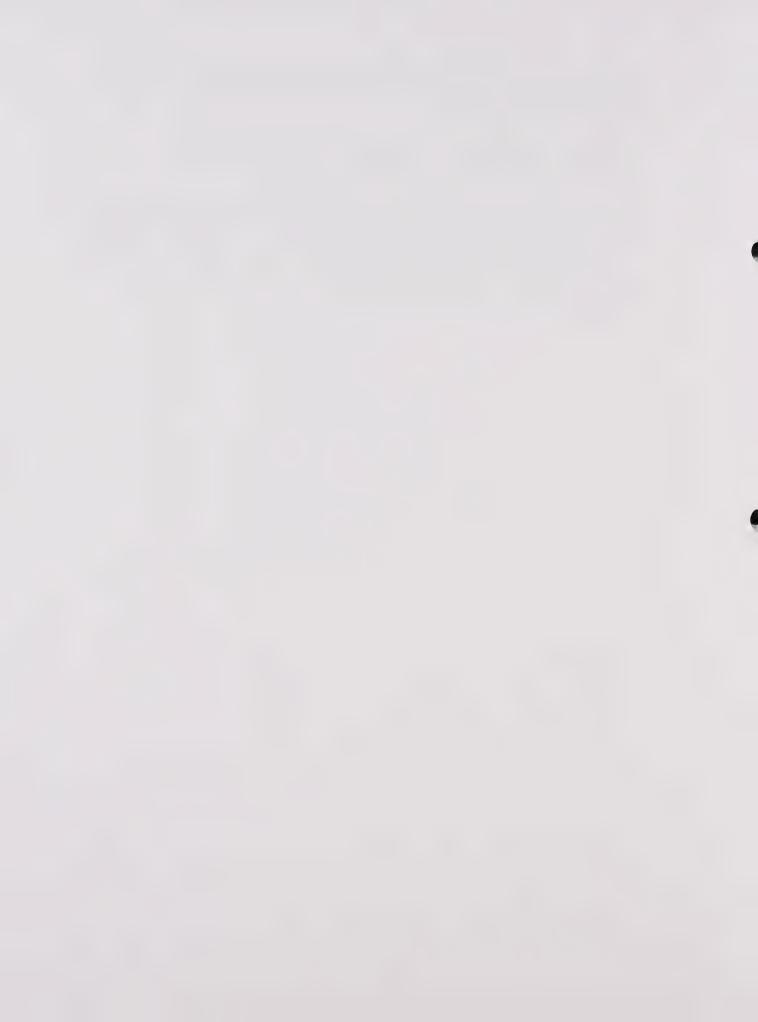
Available multi-family areas in the City total approximately 20 acres. Based on a density of 1 unit/1200 square feet (36 units/acre) gross acreage would indicate 725 units. Again, due to interior road dedications, densities (based on actual multi family developments) would most likely be at approximately 22 units/acre for a total of 440 potential multi-family

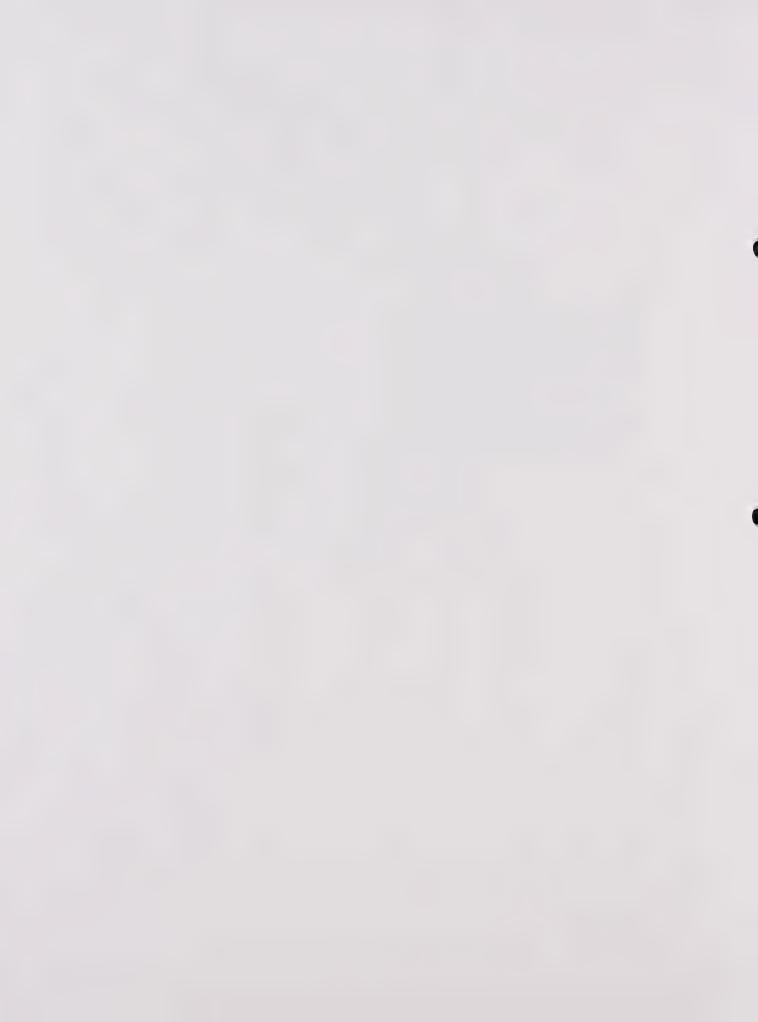


units. The "Land Availability Map" also shows approximately 10 acres of undeveloped commercial zoned property within the City.

No redevelopment areas are defined in the City. Emergency shelter or transitional housing is not designated in the City because of lack of need.

The full development of all available areas (522 new plus 351 existing units) would exceed current sewage disposal reserve capacity of 730 units total. Given the rate of development over the past 20 years, more than sufficient area is available for a full range of housing well beyond the five year effective period of this Housing Element update.





V. CONSTRAINTS

AN.

A. DEVELOPMENTAL CONSTRAINTS

1. Market Constraints

Based on discussions with several individuals in the housing profession, the primary constraint in the housing market is the lack of a nearby source of employment or income. Those currently living in Etna are willing to travel relatively long distances for employment. However, people relocating for employment purposes would most likely locate in an area closer to employment opportunities. Other than the attraction of the area itself, Etna does not offer incentives such as more affordable rent, employment opportunities or government services as compared to other nearby communities including the City of Yreka, the county seat.

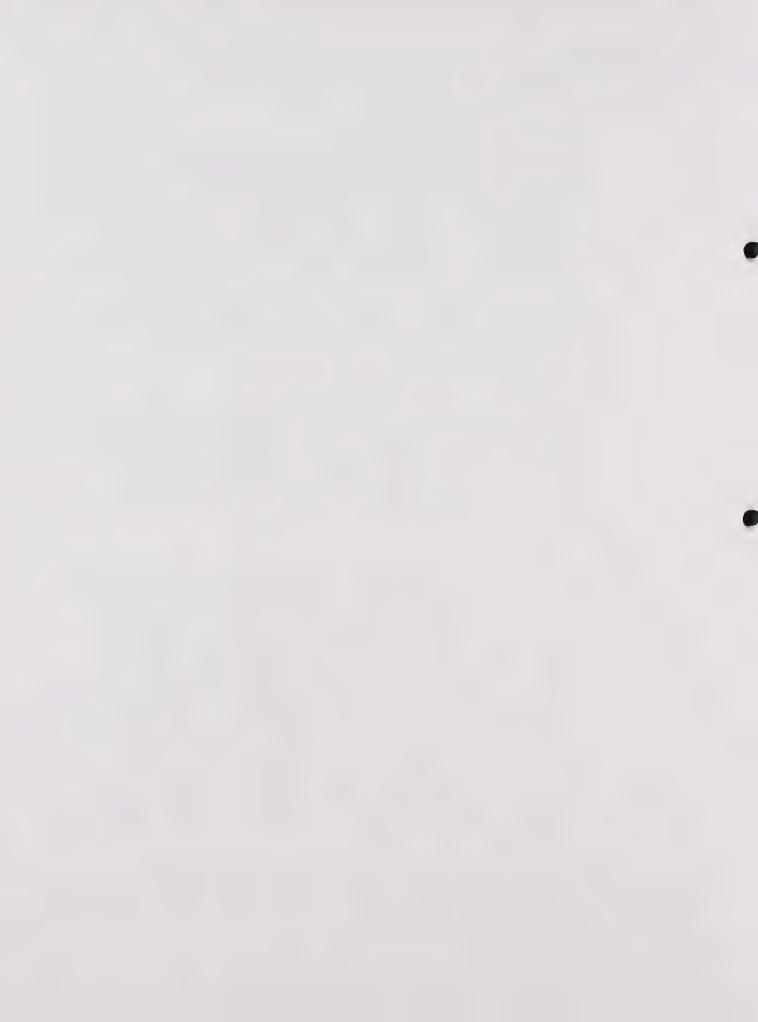
2. Circulation Infrastructure

There are currently no problems with road capacity in or around the City of Etna. State Highway 3 is of adequate size to handle potential growth in the area for many years. This highway is maintained by the State and provides primary access to the City of Yreka, which provides the majority of governmental and social services.

3. Service Infrastructure

Major improvements to the water/sewer infrastructure were completed over the last several years. delivery capacity of the domestic water system was increased to serve a population of 3,000 persons. The funding was provided by a State Department of Water Resources grant/loan in combination with a grant from the Economic Development Administration. Sewage treatment capacity was also addressed by the construction of an additional pond, and repair to the sewer mains to reduce infiltration. Funding was provided by FmHA through a low interest loan. There is sufficient capacity for a population of 1,900 persons, (730 units at 2.6 persons per unit) including commercial uses. However, there is currently a need to provide aeration to the sewer ponds. The problem will become worse with added residential development.

The City as part of an approved CDBG Housing Rehabilitation Program received funds towards providing aeration, which once constructed will alleviate this problem.



4. Flood Hazards/Wetlands

A portion of the City of Etna has been mapped within the 100 year flood plain. Most of this area remains undeveloped. There are other areas within the City that may be classified as seasonal wetlands. These areas may be present within the vacant parcels shown on the Land Inventory Map.

5. Construction

Financing opportunities, price of land and cost of construction remains generally consistent county-wide and are not considered a constraint to development in the City of Etna. Though local financing opportunities are available, FmHA has financed most recent residential construction. Most residents continue to qualify for the FmHA programs.

The following illustrates the approximate costs of different types of housing:

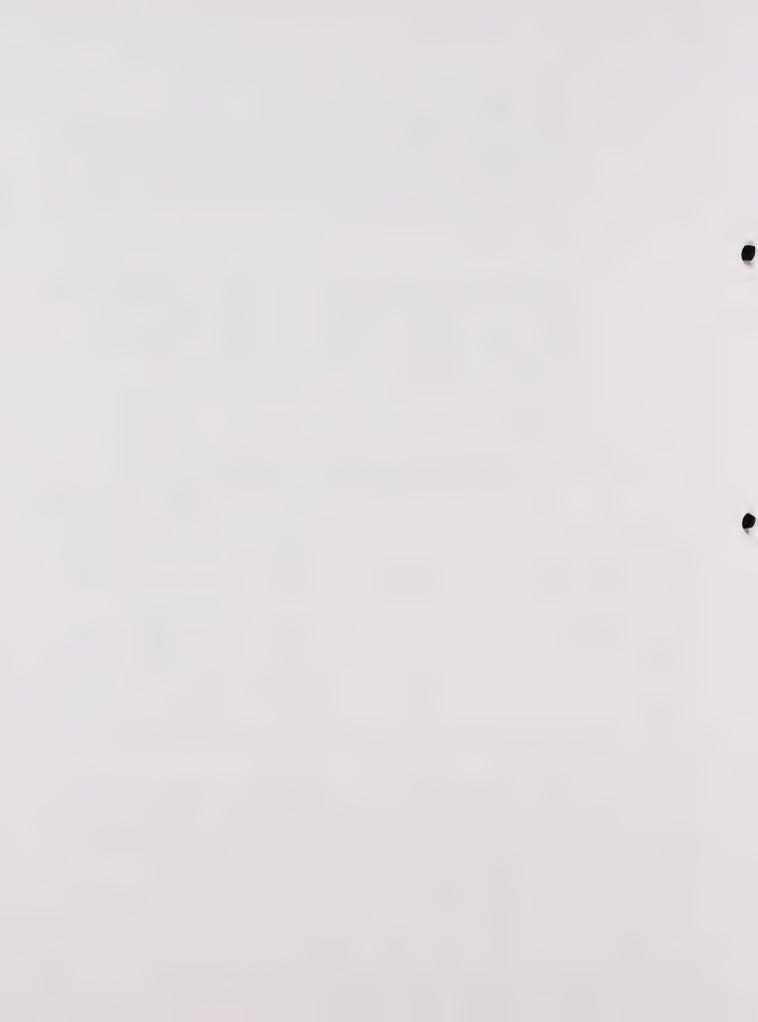
Cost of Building a Single-Family or Multi-Family Unit or Placing a Mobile Home on a Lot

of Flacing a Mobile nome on a Loc					
		Mobile-	1 unit in		
Item	Family Unit	Home	4 Plex		
Permit Fees	\$ 1,005 \$		\$ 800		
School Impact Fees		2,275	\$ 1,580		
Construction (Materials & Labor)	\$ 60,000		\$40,000		
Unit Cost		30,000	_		
Car Port and Decking		3,000	-		
Sewer & Water		1,800	\$ 1,075		
Access and/or Parking	1 '	2,500	\$ 1,600		
Power	\$ 600 \$	000	_		
Land Cost*	\$ 15,000	15,000	\$12,000		
Total	\$ 83,275 \$	55,357	\$57,055		

*Land cost can vary considerably and is included for illustrative purposes only.

Notes: Cost of a single-family is based on a typical 1,500 sq. ft. house. Cost of mobile home is based on a 24 x 60 foot unit. Smaller or less equipped mobile homes would lower the cost. Placing the mobile home in a mobile home park would also lower the cost. Land and access costs for 4-plex is one-fourth the entire cost. The cost shown in an estimate only.

SOURCE: Adopted from Siskiyou Co. Housing Element Draft, 1991.



B. GOVERNMENTAL CONSTRAINTS

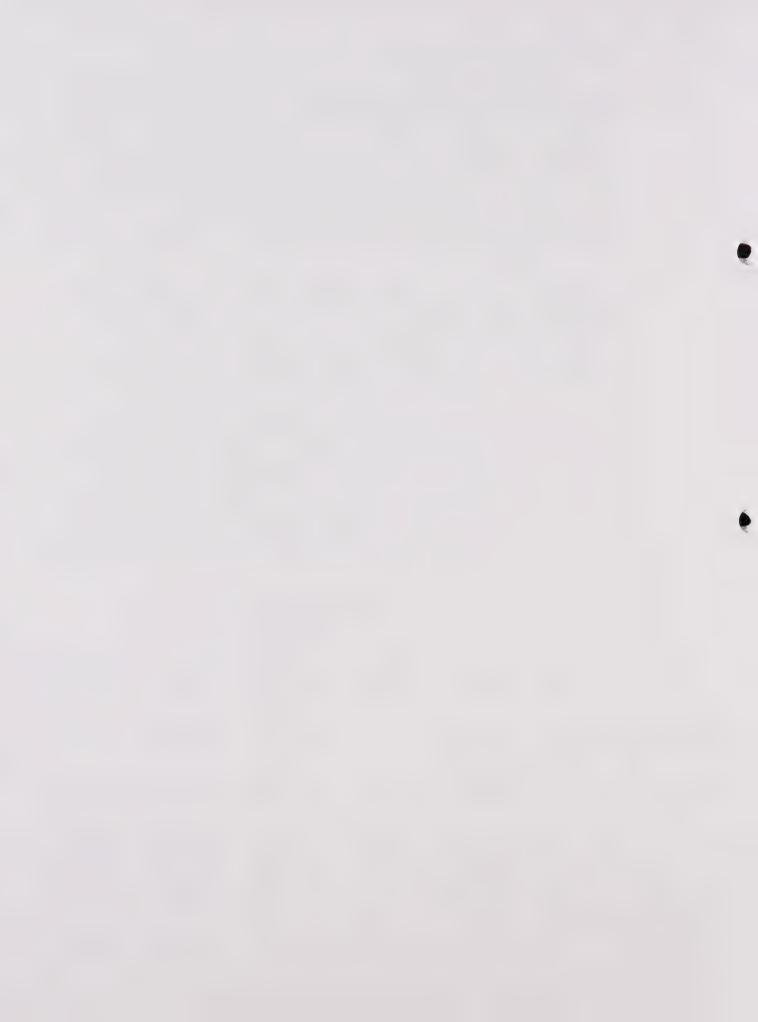
The City of Etna reviews all building permit applications for consistency with the Zoning Ordinance and then forwards all applications to the County. This generally takes less than 5 working days. Siskiyou County provides building inspection services for the City. The County has adopted the 1991 Uniform Building Codes as required by State law. This is not perceived to be a constraint. There are no local amendments to these codes. County Building Department indicates that permits for new houses, rehabilitation or additions are usually processed in ten working days.

Processing times for other planning-related permits (use permits, variances, subdivisions) are not available since none have occurred for several years. As such, there is no backlog of applications. Projects get processed as soon as they can, balanced with other necessary City functions. All project applications are processed well within legal time frames established by the State.

The City requires a \$1,250 fee for all new construction, which is used to improve the water/sewer systems. A charge of \$200 for water and \$300 for sewer is levied to off-set the actual cost of making the connections. These fees are less than most rural communities in the area. Development standards are similar to other rural cities of this size regarding setback lot coverage, etc. Curb and gutter is required as part of any new construction. These requirements are not considered to be a constraint to the development, improvement or maintenance of housing in the City.

Development Standards from the City of Etna Zoning Ordinance

	Use	Minimum	Maximum	Density	Setbacks	Off-Street
	<u>Permit</u>	Lot Area	Lot Cov.	Unit/s.f.	F-R-S	Parking/Unit
R-A						
Single-Family Dwellings	No	12,000 s.f.	35%	1/12,000	20-15-10	1 covered
R-1						
Single-Family Dwellings	No	10,000 s.f.	40%	1/7,200	20-10-10	1 covered
- 4						
R-3						
Single-Family Dwellings	No	7,200 s.f.	40%	1/7,200	20-10-10	1 covered
Duplex	No	7,200 s.f.	50%	1/3,600	20-10-10	1 covered
Multi-Family Dwellings	No	7,200 s.f.	75%	1/1,200	15-10-06	1 covered
Dwelling Groups	Yes	7,200 s.f.	75%	1/1,200	15-10-06	1 covered
Hotel, Motel Rooming an	d	·		ŕ		
Boarding Houses	Yes	7,200 s.f.	75%	1/1,000	15-10-06	1 covered

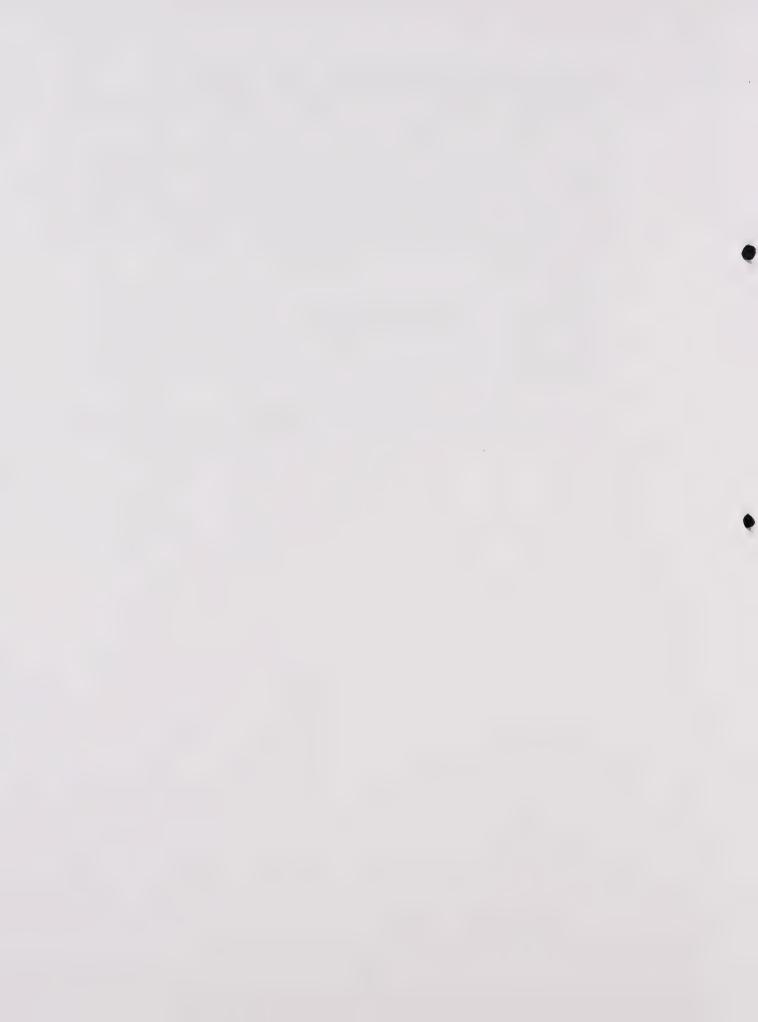


The City also collects county school impact fees amounting to a total of \$1.58 per square foot of new residential construction. Based on this, the cost of a 1500 square foot house would be increased by \$2,370.

The City depends on the City Clerk for processing all permit applications. Application fees are also assessed. Though one could perceive the process to be cumbersome and expensive, processing time/fees are generally less than other nearby jurisdictions. The City's Zoning Ordinance only minimally regulates development as compared to many other jurisdictions.

Some of the undeveloped parcels require off-site improvements of water and sewer lines to bring adequate service (including fire abatement) to the parcels. Up front costs related to the design and construction of these improvements may thwart development efforts by the land owner and require dependance on outside developers and engineers.

None of the government constraints mentioned above have much of an influence on restricting developments in the City.



VI. ANALYSIS OF PREVIOUS HOUSING ELEMENT AND RECOMMENDATIONS FOR REVISIONS

A. REVIEW AND UPDATE OF OBJECTIVES

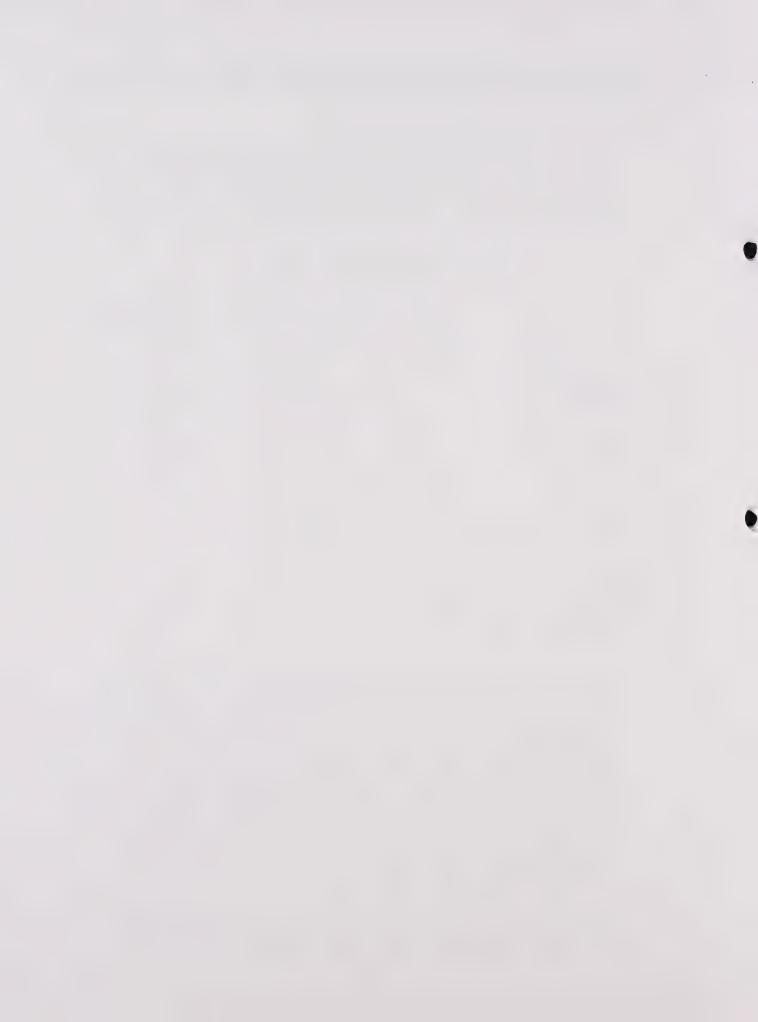
The 1987 Housing Element Update proposed quantitative objectives that were consistent with the identified needs. The following restates the objectives and accomplishments for the period through December, 1990.

Objectives & Accomplishments Through December, 1990

	<u>Objective</u>	Tot <u>Accompli</u> 1987	
New Construction Single-Family Multi-Family	24 0	4 0 °	46 0
Rehabilitation Demolition Rehabilitation	3 9	0 0	4 0
Affordability Section 8 Low Interest Loans (FmHA)	10 20	3 0	3 6
Economic Development Historical Rehabilitation Motel Units Recreation Vehicle Spaces New Commercial Space	4 20 10 0	0 0 0 3	0 0 0 3

The City exceeded its new construction goal, primarily due to availability of FmHA assistance. The City also improved both the water and sewer system, increasing capacity to handle future development. Rehabilitation and low interest loan funds were necessary to meet the stated goals. CDBG applications were submitted for rehabilitation but none were approved prior to 1992. HUD Section 8 programs may not have been approved because of lack of public information and no local contract. Until several applicants take advantage of public funding programs and "prove that the programs work", other would-be applicants may be wary of pursuing public funding not knowing what "strings" may be attached.

The 1987 objectives also reflected development rates in the early to mid-1980's and did not anticipate the housing or economic slump of the 90's. The City's economic objectives were also dependant on healthy



economic indicators or available public funding programs. Neither of these occurred since the last update.

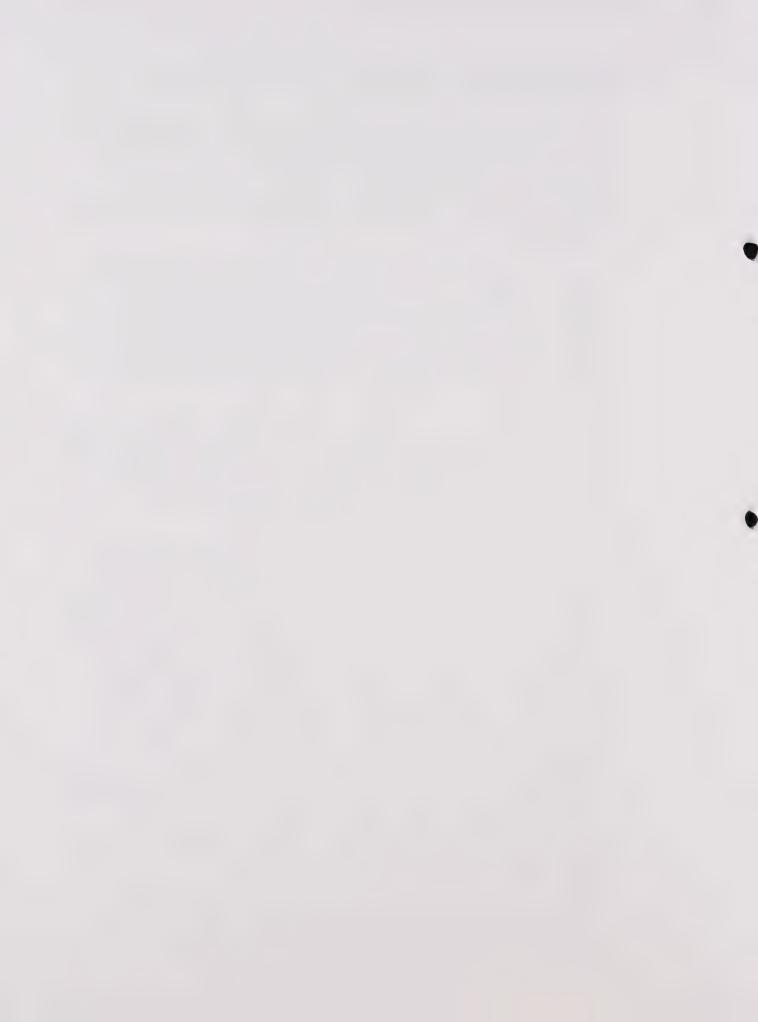
The City continues to grow slowly and will depend on new subdivisions to provide land for additional new housing construction. A map included in Section III entitled Vacant Site Inventory identifies all large parcels of land suitable for development of single-family, multi-family and supporting commercial services. This is generally the same mapped area as was included in the 1987 update.

The State Department of Housing & Community Development (HCD) prepared a Housing Needs Plan for Siskiyou County (1984). The Plan was prepared at the request of the Siskiyou Association of Governmental Entities and is included in the Housing Element for the Siskiyou County General Plan. The Siskiyou County Housing Needs Plan was adopted as the technical reference document and was contained in the separately bound Appendices to the 1987 Plan update.

The Siskiyou County Regional Housing Needs Plan (1984) projected the regional housing need for the City of Etna to be 301 households. Based on utility billings and new construction permits since July of 1980, the number of households exceeded 300 by 1986. According to the 1990 Census information, 317 households exist.

The 1984 Plan also projected that the percentage of very low and other low income households should total 167 (53%) of the households by 1990. That percentage was reached before 1987, based on the number of FmHA financed units in the City, combined with statistics from the 1980 Draft Regional Housing Needs Plan indicates that 313 households, 57% of which were low or very low income, existed in 1991. These objectives were met with the assistance of public funding, in this case almost exclusively by FmHA. FmHA is the only lender offering affordable long-term mortgages with the added incentive of interest credit to very low and other lower income The City expects this trend to continue. households. The 1984 Housing Element identified the basic construction need for lower income households in the City of Etna as being three units from January, 1983 through June, 1990. That need was exceeded in 1986. constraint since then has been the availability of developable lots. New single-family construction will continue only if vacant land becomes available, is subdivided and improvements are provided.

Based on the above, the City met its regional needs stated in the 1984 plan. The regional housing allocation requirements through 1997 (328 total, 187 low income housing) may be more difficult to meet because of the



current market conditions and will be dependent on availability of lots and financing.

Proposed economic activities in the 1987 Housing Element Review and Update recognized the need for providing local employment opportunities. However, none of these goals have as yet been met.

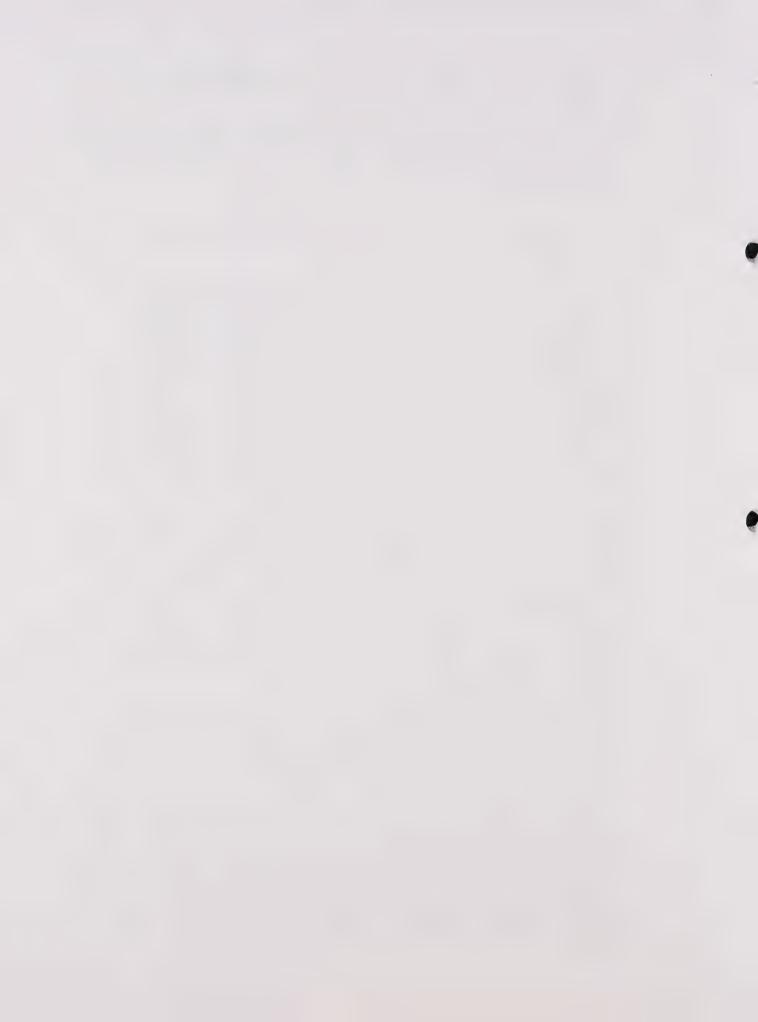
B. 1992 REVISED HOUSING AND ECONOMIC DEVELOPMENT GOALS & OBJECTIVES

Review of the City's 1987 housing goals and objectives remain relevant today and have only been slightly modified. In addition, implementation for economic development and special needs housing has been added since these are two areas that would provide for the greatest needs next to rehabilitation of the existing housing stock. Though recognized as a need in 1987, the October, 1991 Housing Needs Survey Report indicates that substantial numbers of the existing housing stock are owned by low-very low income groups who do not have the financial ability to fix their own housing. If funding does not become available, more than 20% of the existing housing stock is at risk of further dilapidation.

Based on the City's 1991 Housing Need Survey Report, the emphasis of the City's goals for the next five years should be in rehabilitating existing housing stock within the City, particularly those owned (or that are available to be rented) by target income groups. If this is not accomplished, the existing housing stock will be adversely affected by further dilapidation. Because 73% of the existing housing stock is owned by target income groups, the opportunity to keep up the existing housing stock by rehabilitation is greater than encouraging new housing for target groups.

The City of Etna applied for a rehabilitation grant through the Great Northern Corporation for target income groups. This grant application has been approved by HCD. It is projected that 14 houses will be rehabilitated for the period of the grant (30 months).

Group or shared housing opportunities for special target groups with special needs also should be pursued. The City of Etna has a high percentage of elderly that may, in the future, need limited care, currently not available within the City. The City also has a high percentage of single women with young children who may find it difficult to work (particularly locally) and raise their family. Shared housing opportunities with day care facilities may assist to resolve this problem.

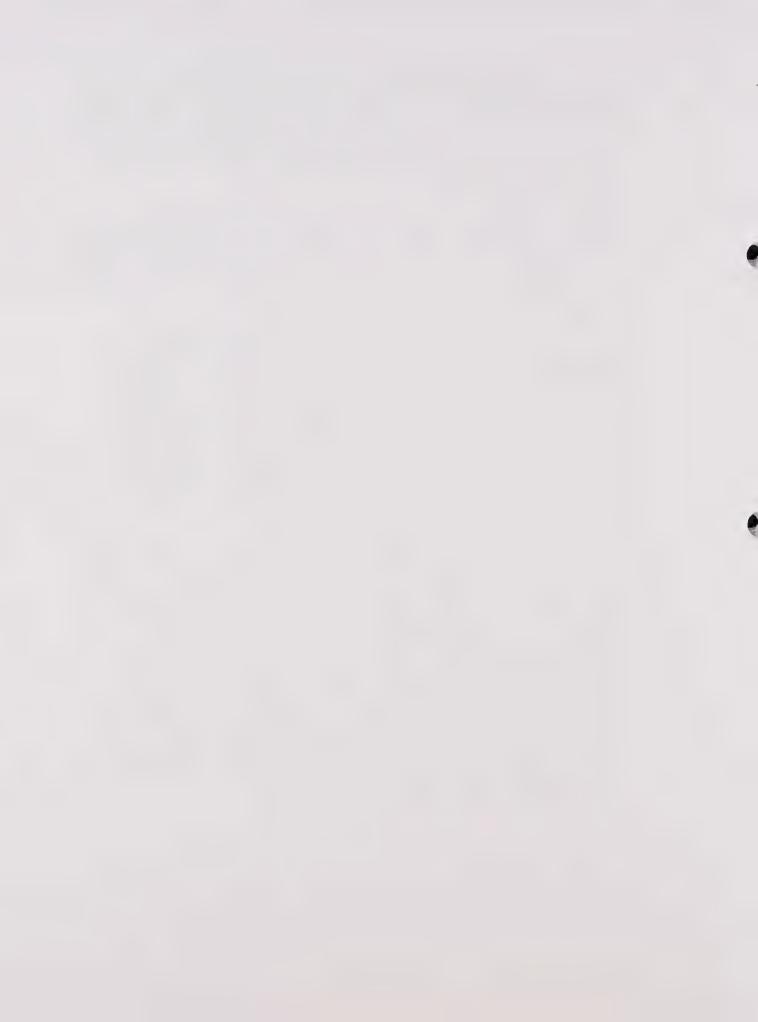


New housing opportunities should occur as local employment opportunities increase. Therefore, the City should seek methods to increase small business ventures and tourism. Facilities for light manufacturing and possibly a business incubation service should be located in an area that does not compete with downtown retail commercial activities.

Recent efforts by the City of Etna include the compilation and submittal of a Tourism Research Report (January 22, 1992, by North Coast Financial Services) for grant funding that is targeted to employ 9 individuals in the target income bracket. Six alternative type projects were included, with anticipation that one of the projects would be developed.

Another report was prepared for a CDBG application for development of a business park and incubator facility. This facility would provide facilities and management support for approximately five start-up businesses, as well as support services for existing manufacturing, commercial and professional offices. These projects would provide employment opportunities for persons in targeted income groups. If available to local residents and located in a manner where employees do not require use of an automobile, additional personal funds that can be directed to housing or other basic needs would be available.

Pursuit of these programs will assist in achieving both economic and housing goals. Most implementation measures included in this update, as stated previously, have been dependant on public funding. Measures that the City can do without public funding are limited to land use and development laws (zoning, subdivision ordinances) encouraging second units and manufactured housing, providing planning assistance, etc. The City can, in addition, actively pursue public funding sources and provide residents information on public assistance programs. All these activities cause some expenditures of City general funds to assist in meeting the State housing goals. Given the City's budgetary constraints, this proposed level of activity should be recognized as a substantial local effort toward providing for both local and State housing needs.



VII. GOALS, POLICIES AND OBJECTIVES 1992-1997

A. GOALS

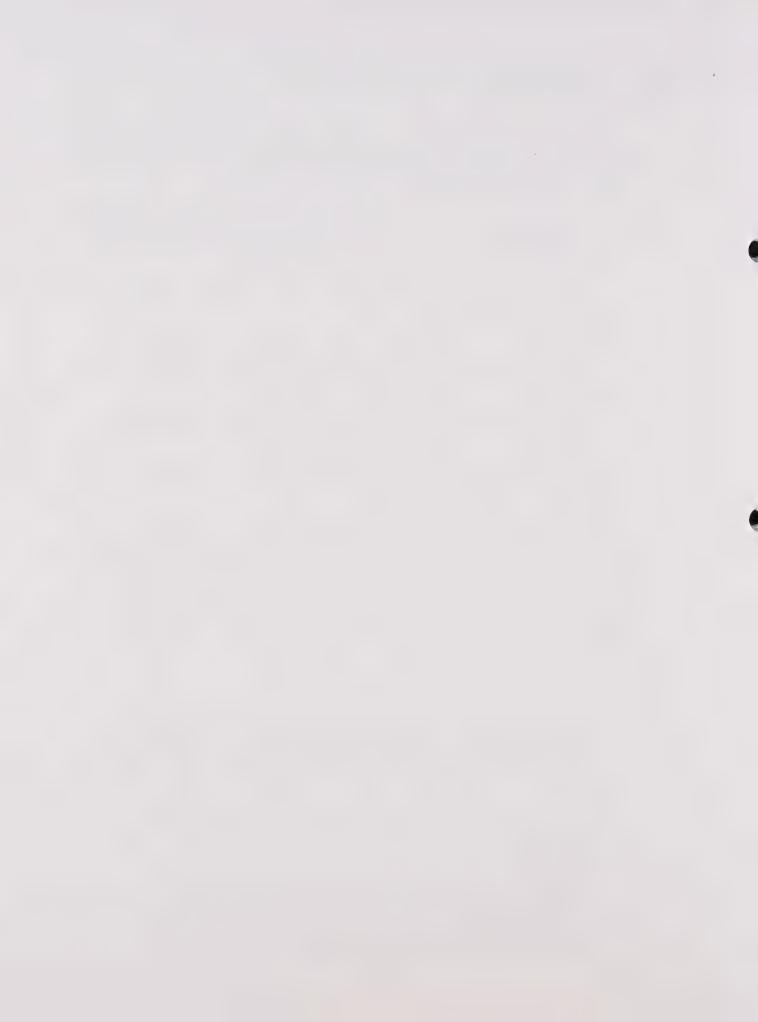
The 1984 Housing Element of the City contained five goals designed to support and help attain the State Housing Goal. These remain relevant to the current State Housing Goals and local concerns and opportunities.

- Insure the provision of decent housing in a wholesome environment for all persons regardless of age, race, sex, marital status, ethnic background, source of income, or other arbitrary factors.
- Provide for housing selection by location, type, price and tenure.
- 3. Plan for the development of balanced residential environments with access to employment opportunities, community facilities and public facilities.
- 4. Encourage the revitalization of existing housing, including measures for the conservation of energy.
- 5. Preserve the City's historical and cultural heritage through preservation and innovative re-use of historical structures.

These goals define a realistic yet optimistic balance between the existing and projected population, and the existing and projected housing stock. The City's goals continue to be consistent with the State goals and serve as the foundation for review of the City's policies. The following policies are similar to those proposed in 1987. Changes and additions have been made to reflect current housing needs.

B. POLICIES

- 1. Existing housing shall be preserved through the implementation of a housing rehabilitation program, including energy conservation measures, and the provision of adequate public facilities and services.
- Zoning policies will assure the availability of sites that can collectively accommodate a variety of housing by type, size and price for all economic segments of the City.
- 3. Discrimination in housing based on race, color, religion, sex, family size, marital status, national origin, ancestry or other arbitrary factors, will not be permitted. Safeguards will be instituted to insure fair housing opportunities.



- 4. Opportunities are to be developed to facilitate the development, improvement and maintenance of a variety of housing for all economic segments of the City consistent with the identified needs.
- 5. Local, State and Federal programs shall be pursued. These are the primary means necessary to assist the City in reaching defined objectives.
- 6. The City, in its review of development proposals, should allow exceptions or revisions to City ordinances related to zoning, density, services or other incentives based on the merits of the project to provide or improve the living conditions of its residents.
- 7. The City will take action on adoption of an ordinance to implement the second unit and companion unit State laws.
- 8. Development within the sphere of influence shall be consistent with the City's General Plan and adopted long-term goals, policies and objectives for housing and related developments.
- 9. Proposed housing subdivisions in the sphere of influence should be annexed to the City as a condition of approval, to insure provision of adequate public facilities and services.
- 10. The City will develop a program for notifying all residents of availability of housing programs and funding.

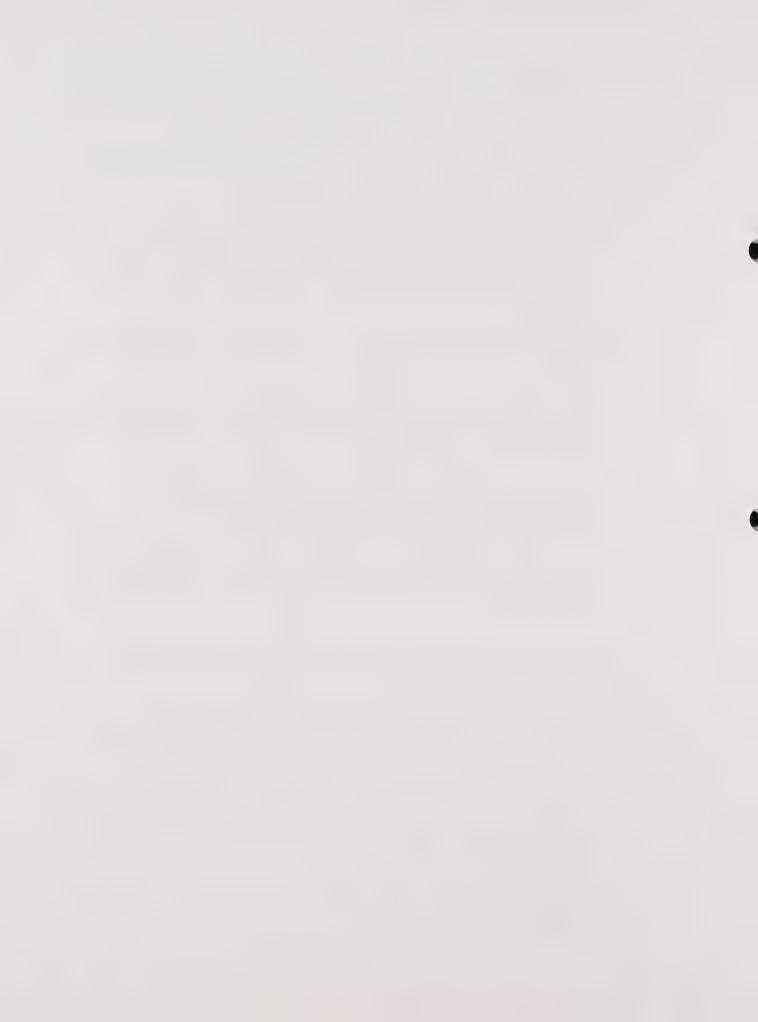
C. IMPLEMENTATION TO REACH FIVE-YEAR GOALS (1992-1997)

New Construction

- 1. The City will adopt a second unit ordinance by 1993 that will allow the construction of "second units or granny units" on a single-family lot.
- 2. The City will adopt a density bonus ordinance by 1993 in accordance with Section 65915 of the Government Code. A density bonus will be granted by the City to an interested developer in exchange for a guarantee of affordable units.

Responsibility: City Council.

Time Frame: During 1993.



3. The City will encourage subdivision of large parcels to facilitate the construction of new affordable housing. Financial assistance to offset part of the cost of extending public facilities will be considered by the City as an activity for inclusion in an application to the State Department of Housing & Community Development (HCD) for Community Development Block Grant Funds to assist in upgrading living conditions for the residents of Etna.

Responsibility: City Council.

Time Frame: If individual is interested and program funds available, City will assist in minimum one application in next five years.

Housing Rehabilitation

4. The City will continue to apply (or support applications) to HCD for funds to provide low interest and deferred loan programs for the rehabilitation of housing occupied by targeted income households.

Responsibility: City Council.

Time frame: Minimum one application in next five years if program funding is offered.

5. Several vacant Main Street hotels are suitable for conversion into single person apartments. The City will assist an interested developer in the identification of suitable financing, and will consider this an activity to be included in a future CDBG application.

Responsibility: City Council.

Time frame: If individual is interested and program funds available, City will assist in minimum one application in next five years.

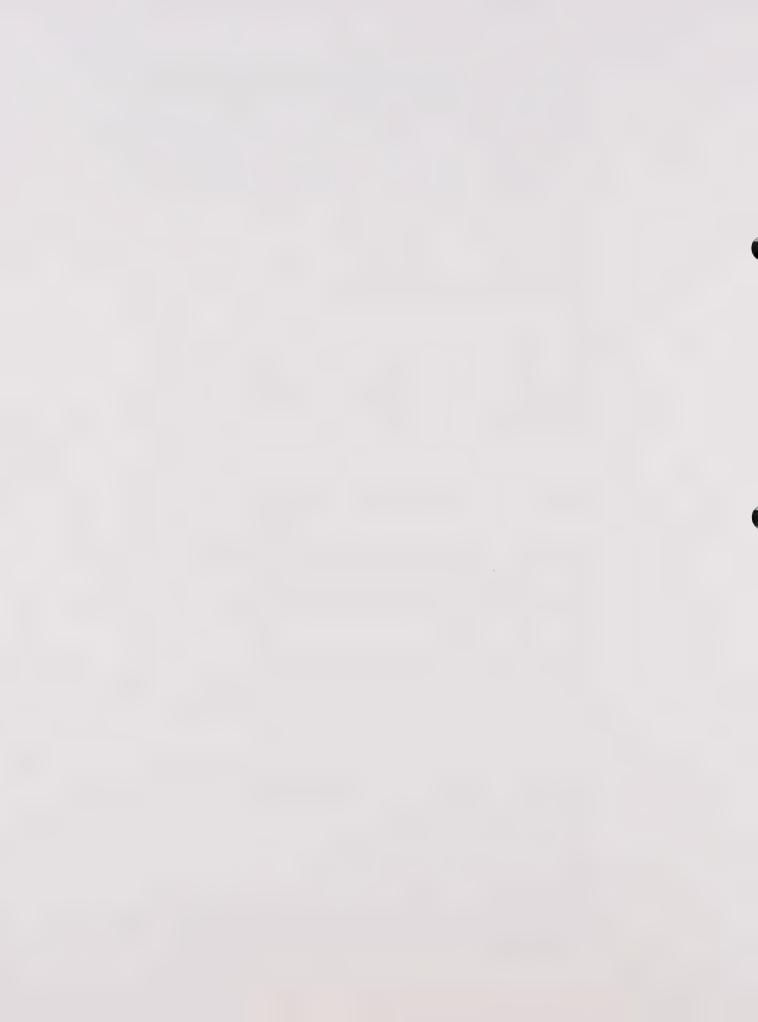
Equal Housing Opportunity

6. The City of Etna will continue participation in the Siskiyou County Fair Housing Committee sponsored by the Board of Realtors.

Responsibility: City Council.

Time frame: Ongoing.

7. The City Clerk is designated as the contact for referral of fair housing complaints to the State Department of Fair Housing and Employment.



Responsibility: City Council.

Time frame: A minimum three notices will be posted each year at appropriate public places beginning January, 1993.

- 8. The City will provide information on the following (and similar) programs; participation will be encouraged:
 - a. Etna Housing Rehabilitation Program.
 - b. Low-Income Weatherization.
 - c. Farmer's Home Administration (FmHA).
 - d. HUD Section 8.
 - e. Cal-Vet.
 - f. Community Development Black Grant (CDBG) program.

Responsibility: City Clerk.

Time Frame: Distribute information once a year beginning Spring, 1993.

- 9. The City, through local community newsletter or water billing, will publicize available programs or resources regarding the following:
 - a. Subsidized Housing Programs.
 - b. Shared Housing Opportunities.
 - c. Available day care/nursery school programs.
 - d. Permit process to become a licensed day care provider.
 - e. Fair Housing Practices.
 - f. Nearby Social Services.
 - g. Housing Rehabilitation Programs, Weatherization Programs.
 - h. Local Employment Opportunities.

Responsibility: City Clerk.

44

Time Frame: Distribute information once a year beginning Spring, 1993.



Energy Conservation

10. Energy conservation information for existing housing will be disseminated by publicizing weatherization programs offered.

Responsibility: City Council.

Time frame: Ongoing.

11. Rehabilitated units will be encouraged to include retrofit weatherization improvements such as ceiling and floor insulation, caulking and weatherstripping.

Responsibility: City Council.

Time frame: As part of any approved program funded under Implementation No. 4.

12. New construction will be required to comply with Title 24 of the State Building Code. These requirements are approved by the Siskiyou County Building Department at the time of plan review or permit application.

Responsibility: County Building Department.

Time frame: Ongoing, current requirement.

Economic Development

13.4

13. The Main Street Merchant's Association and the City will cooperatively seek methods to revitalize Main Street. The purpose will be to increase local employment opportunities and tourist spending.

Responsibility: City Council.

Time frame: Minimum annual town meeting with City Council, to be scheduled by the Main Street Merchant's Association.

14. A capital improvement program will be prepared. Financial assistance will be sought to implement identified strategies from the State Economic Development Set-Aside and HUD's Urban Development Action Grant Program.

Responsibility: City Council.

Time frame: Minimum one application in next five years if program funding is available.

15. Large victorian homes suitable for bed and breakfast are encouraged to convert to this use as an essential part of the tourism effort.



Responsibility: Home owner.

Time frame: Ongoing/currently available.

16. Increased local employment opportunities should be pursued through development of small business start-up opportunities and designation of suitable area for development. Financial assistance should be pursued.

Responsibility: City Council.

Time frame: Minimum one CDBG application in next five years if program funding offered.

17. Feasibility for group quarter opportunities for targeted groups (single persons, female-headed households, disabled, seniors, etc.) should be researched and implemented if a need is identified. If applicable and available, the City will assist individuals in applying for HCD's Family Housing Demonstration Program (FHDP).

Responsibility: Home owner.

Time frame: If individual is interested and program funds available, City will assist in minimum one application next five years.

18. Senior Group Housing Opportunities should be pursued. The City will submit at least one application to HCD, at time a Request for Proposal is distributed for Senior Citizen Shared Housing Program (SCSHP).

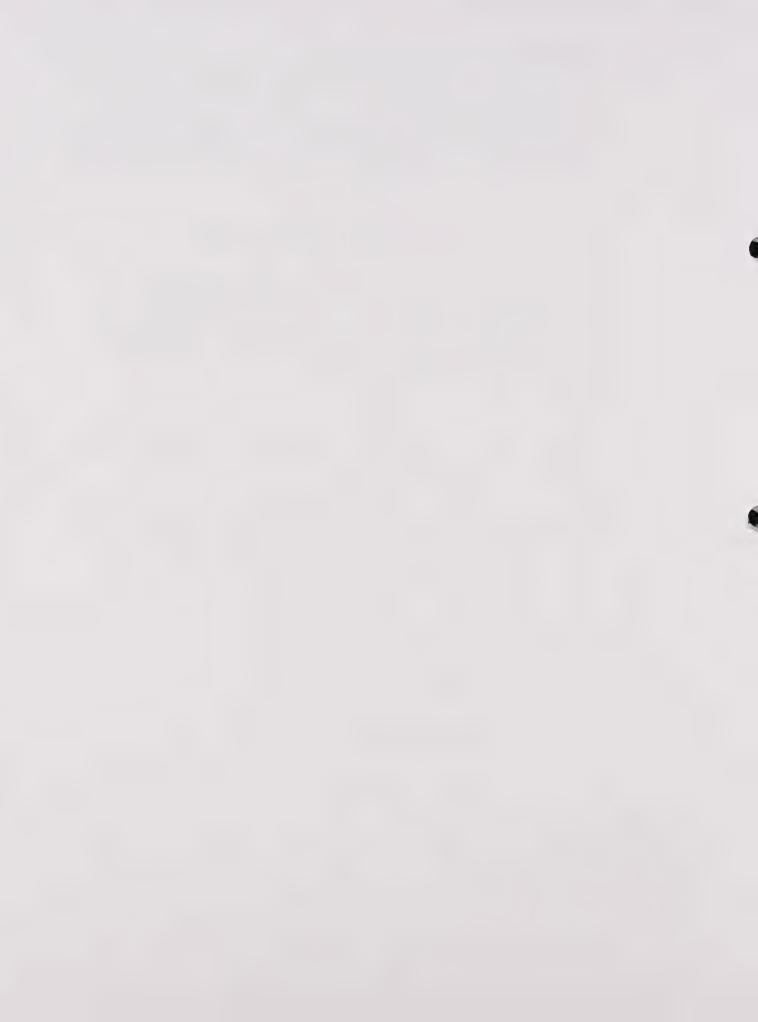
Responsibility: City Council.

Time Frame: Minimum one application in next five years if program funding offered.

D. IMPLEMENTATION TABLES

Rehabilitation Goals

	1990	1993	1995	1997
Total Units	351			
Substandard Units	258	258	252	241
Rehabilitation	0	4	10	10
Demolition	0	2	2	2
Remaining Needs	258	252	240	228



New Construction Goals (Cumulative)

Units	1990	1993	1995	1997
Total	351	356	361	366
Demolition		2	4	6

Total New Construction 1992-1997: 15 units

Housing Goals by Income Group 1992-1997

Income Group	Conservation*	New Construction	Rehab
Very Low	94	4	12
Other Low	85	4	12
Moderate	59	3	0
Above Moderate	75	4	0

*Figures included here are from the 1991 Draft Siskiyou County Regional Housing Needs Plan representing existing housing by income group.

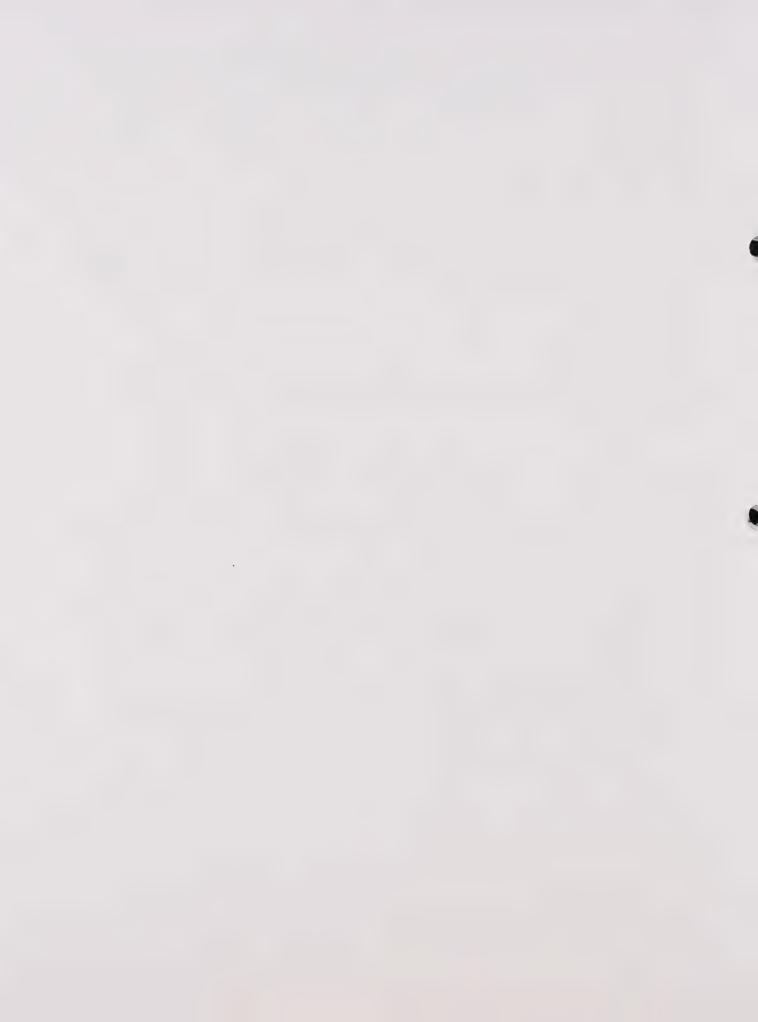
Economic Development Goals 1992-1997

The following represents the types and sizes of projects, appropriate for the City of Etna, anyone of which would assist in the City's well being.

- 1. 2 hotels rehabilitated for tourism, office professional or retail:
- 2. 3 downtown commercial units rehabilitated;

They're

- 20 tourist lodging units consisting of a combination of motel rooms, bed and breakfast inn rooms and/or recreational vehicle spaces;
- 4. 6 Businesses, includes facilities or 15,000 s.f. Light Industrial space;
- 10-20 unit limited care senior housing facility;
- 6. 10 units of second units or cooperative housing for target group;
- 7. 3 licensed day care or nursery school operations.



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